

## SEARCH REQUEST FORM

01-14-2000 01:11:11

Scientific and Technical Information Center

Requester's Full Name: RICHARD W. HESS Examiner #: 77148 Date: 8/14/2000  
 Art Unit: 2764 Phone Number 308-6287 Serial Number: 09/190,727  
 Mail Box Location: \_\_\_\_\_ Results Format Preferred (circle) PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.

\*\*\*\*\*

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: DISTRIBUTED NETWORK BASED ELECTRONIC WALLET

Inventors (please provide full names): SEE ATTACHED PALM PRINTOUT

Earliest Priority Filing Date: 11/12/1997 NEED BY 01/20/2000

\*For Sequence Searches Only\* Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

BASIC PRIOR ART SEARCH:

INVENTOR SEARCH

ASSIGNEE: (SEE ATTACHED PALM PRINTOUT)

KEY CONCEPT: ELECTRONIC WALLET THAT CONTAINS INFORMATION SEGREGATED INTO 3 DATA STORAGE CATEGORIES:

- ① FIRST DATA STORE / STATIC IDENTIFICATION DATA / COURTESY ACCOUNT  
contains data normally used to establish a business relationship i.e. name address, SS# etc. (relatively small amount of data)
- ② Second Data Store / moderately dynamic Personal Data / Service Account  
- large volume of data stored primarily for the convenience of the consumer i.e. billing history, payment history, loans, real estate etc
- ③ THIRD DATA STORE / Dynamic Demographic Information / Value generation account  
- Data that is available to be mined from the above two data sets or is specifically provided by the consumer. Data could be sold, used for surveys, polls etc.

(copy of abstract & claims attached)

## STAFF USE ONLY

Searcher: <u>E. Sutton</u>	Type of Search	Vendors and cost where applicable
Searcher Phone #: <u>308-7793</u>	NA Sequence (#) _____	STN _____
Searcher Location: <u>EIC2700</u>	AA Sequence (#) _____	Dialog <input checked="" type="checkbox"/>
Date Searcher Picked Up: <u>1/20</u>	Structure (#) _____	Questel/Orbit _____
Date Completed: <u>1/20</u>	Bibliographic <input checked="" type="checkbox"/>	Dr. Link <input checked="" type="checkbox"/>
Searcher Prep & Review Time: <u>65</u>	Litigation _____	Lexis/Nexis _____
Clerical Prep Time: <u>294</u>	Fulltext _____	Sequence Systems _____
Online Time: <u>229</u>	Patent Family _____	WWW/Internet <input checked="" type="checkbox"/>
	Other _____	Other (specify) _____

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COMMERCIAL DATABASE SEARCH FOR 09/190727  
DIALOG, DR-LINK, INTERNET

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*			*
*	Prepared for:	Richard Hess, 2764	*
*			*
*	By	: Ellen Lytton, EIC/CPAC 2700	*
*		308-7793	*
*	Date	: January 20, 2000	*
*			*

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Richard:

Attached is the search you requested on electronic wallets containing three separate storage areas for different types of data. Mondex and Fujitsu both hold patents that appear to be very close to the system described in your application.

Please let me know if you would like to refocus or modify the search in any way.

Ellen

File 268:Banking Information Source 1981-1999/Nov W2  
(c) 1999 Bell & Howell  
File 625:American Banker Publications 1981-2000/Jan 20  
(c) 2000 American Banker  
File 727:Canadian Newspapers 1990-2000/Jan 20  
(c) 2000 Southam Inc.  
File 748:Asia/Pac Bus. Jrnls 1994-2000/Jan 20  
(c) 2000 The Dialog Corporation  
File 267:Finance & Banking Newsletters 2000/Jan 19  
(c) 2000 The Dialog Corp.  
File 262:CBCA Fulltext 1982-2000/Jan  
(c) 2000 Micromedia Ltd.

Set	Items	Description
S1	6250	(ELECTRONIC? OR DIGITAL? OR VIRTUAL? OR E OR SMART OR INTELLIGENT OR SERVER) (2W) (WALLET? OR PURSE? OR MONEY) OR QWALLET OR EWALLET OR Q()WALLET
S2	3797239	(THIRD OR THREE OR MULTI OR MULTIPLE OR MANY OR SEVERAL OR PLURAL? OR DISTINCT? OR SEPARATE? OR CATEGORI? OR SEGMENT? OR DIVID? OR SEGREGAT? OR HIERARCH?)
S3	53490	S2(5N) (STORAGE? OR MEMORY OR MEMORIES OR FILE OR FILES OR - RECORD? ? OR (DATA OR INFORMATION) (3N) (STORE? ? OR COMPARTMENT? OR AREA? ?))
S4	1089805	NAME? ? OR ADDRESS?? OR SOCIAL()SECURITY OR (BASIC OR STAT-IC OR IDENTIF?) (2W) (INFORMATION OR DATA OR MATERIAL)
S5	28411	(DYNAMIC? OR BILLING OR PAYMENT? OR LOAN OR PRIVATE OR ACC-OUNT OR CREDIT) (3N) (DATA OR INFORMATION OR HISTOR? OR PROFILE-?)
S6	117250	(MINE? ? OR DEMOGRAPHIC? OR MARKETING OR SURVEY? OR POLL OR POLLS OR QUESTION?) (3N) (INFORMATION OR DATA OR ANSWER?)
S7	125147	S6 OR (CONSUMER? OR CUSTOMER? OR SHOPPER? OR BUYER? OR CLI-ENT? OR SUBSCRIBER? OR USER?) (3N) (PROFILE? OR PREFERENCE? OR -LIKES OR DISLIKES OR HABIT? OR HISTORY)
S8	10	S1(S)S3
S9	10	S1(S) (S3 OR CLASSIF?(3N) (INFORMATION OR DATA))
S10	6	S9 NOT PD=>971112
S11	6	RD (unique items)
S12	46	S1(S) (S4 OR S5) (S)S7
S13	45	S12 NOT S8
S14	42	RD (unique items)
S15	14	S14 NOT PD=>971112
S16	13	S15 NOT BARBARA()SOLOMON
S17	4	S16 NOT SMART()MONEY()Q(1W)A
?		

11/3,K/1 (Item 1 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00272977 (USE FORMAT 7 FOR FULLTEXT)

**Electronic evolution**

McDougall, Bruce

Canadian Banker, v102, n5, p28-33, Sep/Oct 1995 DOCUMENT TYPE: Journal  
Article LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 02346

... of doors will use smart cards to store the electronic equivalent of cash, in a variety of denominations. Visa has developed a card with enough **memory** to allow access to **several** accounts and investment portfolios, and will eventually accommodate space for grocery stores and other businesses. Customers will buy their "**electronic purse**" cards at set values of \$25, \$50 or \$100 and add value to the cards from their bank accounts at ABMs or other devices.

MasterCard...

11/3,K/2 (Item 2 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
(c) 1999 Bell & Howell. All rts. reserv.

00260499 (USE FORMAT 7 FOR FULLTEXT)

**Smart times ahead**

Austin, Derek

Banking Technology, v12, n1, p22-25, Feb 1995 DOCUMENT TYPE: Journal  
Article ARTICLE TYPE: Feature LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 02073

ABSTRACT: After 10 years of being talked about, smart cards are finally starting to be used in loyalty schemes and **electronic purse** initiatives internationally. The ability of the chip card to hold **separate compartments** of **data** that can be accessed independently means that more than one party can benefit from the information stored on the card about its owner's spending...

11/3,K/3 (Item 3 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
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00119286

**CIFs pinpoint areas of sales potential**

Anonymous

Savings & Community Banker, v109, n1, p76-77, Jan 1988 LANGUAGE: English  
RECORD TYPE: Abstract

...ABSTRACT: Chicago is using relationship marketing in an attempt to make its services both more profitable and more personal. Holton believes that marketers need to dispel **several** myths about CIFs (Central information **files**), such as that a CIF is a research tool which can be used only by marketers. Cragin Federal recently used its CIF system for a direct mail campaign which resulted in **virtually** 100% new **money**.

11/3,K/4 (Item 1 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2000 American Banker. All rts. reserv.

0166760

**A Midwestern Banker Preaches Gospel of Electronic Money**

American Banker - February 16, 1996; Pg. 4A; Vol. 161, No. 31  
WORD COUNT: 1,307

BYLINE:

By JENNIFER KINGSON BLOOM

TEXT:

Frank Trotter has a dream: that a newfangled form of **electronic money**, known as Ecash, will become the dominant payment mechanism for the Internet. If the dream comes true, his relatively obscure Midwestern bank could go down...

...currency and coins.

When a Mark Twain depositor purchases Ecash, the amount is transferred from a regular account to the customer's computer drive. The **electronic money** appears on the screen in the form of cyber coins.

An icon on the computer screen continuously indicates how much money the account contains. When...

...small-business roots,

the link with Digicash was one of many steps it has taken to shed the old homespun image. It has offices in **three** states, a stellar lending **record**

, and streams of fee income from brokerage, commercial finance, and trust activities.

The payoff can be seen in such fourth-quarter performance indicators as a ...

11/3,K/5 (Item 1 from file: 727)

DIALOG(R)File 727:Canadian Newspapers

(c) 2000 Southam Inc. All rts. reserv.

01236428 (USE FORMAT 7 FOR FULLTEXT)

**Raw fury, tender ballads Modest country gal has music barons tuning in**

ROD CAMPBELL

Edmonton Journal, Final ED, P F8

August 30, 1991

DOCUMENT TYPE: STORY; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE:

FULLTEXT SECTION HEADING: Entertainment

Word Count: 571

...toast, few fresh

females find sympathetic ears from the industry barons.

Of course there are exceptions - Lorrie Morgan, Pam Tillis and Trisha Yearwood sold a **record** or **three** in the past year. Yet out in the wings, the **smart money** 's riding on the deserving 22-year-old Kelly Willis.

Throughout her first two albums - Well Travelled Love and Bang Bang - Willis combined her raw...

11/3,K/6 (Item 1 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters

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00002851

**AMDAHL SWITCHES FOCUS**

BANK AUTOMATION NEWS

January 22, 1997 VOL: 9 ISSUE: 1 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 498

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...the data center element was always missing, says Nash.

"It is a complex system. The obvious need is to be able to deposit and withdraw **electronic money**. But banks still must answer

how to manage hundreds of thousands of people coming in and depositing," explains Nash.

"We are building a new retail...

...Mike

Nash, vice president of marketing, SmartCard group.

Founded: 1970

Employees: 10,000

Revenues: \$1.516 billion for fiscal 1995

Products/Services: Millennium mainframes, Spectris **storage** processors, **multi** -vendor product support services, client-server application development, deployment and maintenance and information management consulting.

Customers: Bank of America , Wells Fargo, Chase Manhattan Bank,

Competitors...

?

17/3,K/1 (Item 1 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 2000 The Dialog Corp. All rts. reserv.

00033712

**Discover Brokerage Gears Up for Full Service Financial Offerings**  
Investment Dealers' Digest  
October 13, 1997 VOL: 63 ISSUE: 41 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: INVESTMENT DEALERS DIGEST  
LANGUAGE: ENGLISH WORD COUNT: 819 RECORD TYPE: FULLTEXT

(c) INVESTMENT DEALERS DIGEST All Rts. Reserv.

TEXT:

...brokerage, credit cards, mortgages and other loans, insurance, 401(k) plans, mutual funds, bill payment and bill presentment, all on-line, in addition to an **electronic wallet** and smart card.

There are three major planks to Discover Brokerage's plan: wholehearted adoption of Open Financial Exchange (OFX); an aggressive advertising and marketing...

...Roach. "It's 'What do I buy?'" Given the clever application of technology and a wide enough range of product offerings, Roach thinks he can **answer** that **question**.

The first step in Roach's plan is getting all of a customer's financial information in one place. OFX, which promises to do this...here to do it," he says.

Discover Brokerage customers will see other technology improvements, such as a new Web site, sooner. The site will integrate **credit** card and brokerage **information**, alert investors when certain thresholds are reached, keep them up to date on which trades have been completed and store messages.

In the meantime, Discover...

...year's, although Roach won't say exactly how large it is. The campaign aims first to familiarize on-line traders with the Discover brand **name**, and then to promote Discover Brokerage more directly. Trades made through Discover Brokerage went up 378% between August 1996 and August 1997 even without much...

17/3,K/2 (Item 2 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 2000 The Dialog Corp. All rts. reserv.

00001357

**INTERNET PAYMENT COMPETITION HEATS UP**  
FINANCIAL SERVICES REPORT  
July 17, 1996 VOL: 13 ISSUE: 15 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 1331 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

Clearly, the dominant Internet payment method will be determined by **consumer preference**.

However, banks now have the opportunity to claim their stake in the cybermarket, which could total 10 percent of the gross international product by 2002...

...First Virtual Holdings, of San Diego.

CyberCash says it soon will be offering a full array of Internet payment options for banks and consumers. Its **electronic wallet** will be filled with the same choices consumers have today when it comes to making payments: pay later, pay before or pay now, Crone says...

...While CyberCash's credit card system relies on complicated

encryption technology, First Virtual claims the beauty of its Internet credit system lies in its simplicity. **Credit card information** never travels the Internet in the First Virtual environment, which relies on the most basic form of Internet communication, E-mail, says John Donegan, vice...

...their PIN numbers.

When making a purchase from a First Virtual merchant, consumers simply supply their VirtualPIN to the merchant, which then sends the product **information**, **payment** request and PIN through to First Virtual. First Virtual then E-mails the consumer with three options: yes, no or fraud.

Once the order is...The system will operate much like Minipayments by providing consumers the ability to send funds from their checking accounts to anyone with an E-mail **address**, Crone says.

"If the bank wants to ride the sunami wave, the swell is at the DDA," Crone says. "Either by funding the CyberCash wallet..."

17/3,K/3 (Item 3 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 2000 The Dialog Corp. All rts. reserv.

00000826

**WILL THAT BE CASH, CREDIT OR DIGITAL TOKEN?**  
RETAIL DELIVERY SYSTEMS NEWS  
May 10, 1996 VOL: 1 ISSUE: 9 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 1265 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...system in which any information sent to merchants, including credit card numbers, is encrypted and transmitted using a secure tunnel through the Internet. Merchants enter **credit card information** manually at their terminals and transmit the data over leased lines to their credit card acquirers, Sirbu said.

The system prevents crooks from monitoring transactions over a shared Ethernet connection to steal **credit card data**. "It provides the same level of security as reading a credit card number over a telephone," Sirbu said.

However, the system provides no authentication of...  
...party processors. CyberCash Inc., of Reston, Va., acts as a gateway between on-line merchants and their credit card acquirers by offering software that encrypts **credit card information** so even merchants can't read it.

Merchants use the software to append encrypted pricing information to consumer transactions that get sent to CyberCash. The...

...NEWS, May 10, 1996 Page 3

acquirers," Sirbu said. The system also eliminates merchant fraud since on-line businesses no longer have access to consumer **credit card information**, he said.

VeriFone (VFI) of Redwood Shores, Calif., is moving into the market with a similar system that applies its intermediary role in the credit...

...Holdings Inc. in San Diego, developed a system for selling information goods over the Internet that uses no encryption. Instead, consumers give First Virtual their **credit card information** via a telephone call or fax message, and the company provides them with account numbers to present to on-line merchants to make purchases. First...



...accounts of  
consumers who refuse to pay for goods.

\* Digital tokens. DigiCash, of Amsterdam, is developing a system to allow consumers to purchase "bit-strings," **electronic** data representing **money**, from banks. Each bit-string includes a digital signature and a serial number that merchants present to banks, before completing a transaction, to prevent fraud...

...and validate these digital coins quickly, Sirbu said. However, the system provides customer anonymity and prevents credit card firms from compiling databases about the purchasing **habits** of **consumers**, he added.

\* Digital checks. Sirbu expects banks to develop a system to allow consumers to make on-line purchases using "digitally signed"  
...

17/3,K/4 (Item 1 from file: 262)  
DIALOG(R)File 262:CBCA Fulltext  
(c) 2000 Micromedia Ltd. All rts. reserv.

03238322 (USE FORMAT 7 FOR FULLTEXT)  
**Culture and the market place**  
AUTHOR: Fulford, Robert  
CBC. Radio Transcripts. Ideas September 24/November 26, 1993 (931126)  
WORD COUNT: 84197 RECORD TYPE: Fulltext

... shown in small communities that could not otherwise afford such expensive artistic entertainment. Over the years I found myself less and less impressed with giving **money** -- generally it was not more than \$20,000 -- to individual poets, painters, and composers, to knock off for half a year to produce more of...

File 351:DERWENT WPI 1963-2000/UD=, UM=, & UP=200003

(c) 2000 Derwent Info Ltd

File 347:JAPIO OCT 1976-1999/SEP(UPDATED 991229)

(c) 1999 JPO & JAPIO

File 344:Chinese Patents ABS Apr 1985-2000/Jan

(c) 2000 European Patent Office

Set	Items	Description
S1	782	(ELECTRONIC? OR DIGITAL? OR VIRTUAL? OR E OR SMART OR INTELLIGENT OR SERVER) (2W) (WALLET? OR PURSE? OR MONEY) OR QWALLET OR EWALLET OR Q()WALLET
S2	3005964	(THIRD OR THREE OR MULTI OR MULTIPLE OR MANY OR SEVERAL OR PLURAL? OR DISTINCT? OR SEPARATE? OR CATEGORI? OR SEGMENT? OR DIVID? OR SEGREGAT? OR HIERARCH?)
S3	87022	S2(5N) (STORAGE? OR MEMORY OR MEMORIES OR FILE OR FILES OR -RECORD? ? OR (DATA OR INFORMATION) (3N) (STORE? ? OR COMPARTMENT? OR AREA? ?))
S4	251665	NAME? ? OR ADDRESS?? OR SOCIAL()SECURITY OR (BASIC OR STAT-IC OR IDENTIF?) (2W) (INFORMATION OR DATA OR MATERIAL)
S5	8352	(DYNAMIC? OR BILLING OR PAYMENT? OR LOAN OR PRIVATE OR ACC-OUNT OR CREDIT) (3N) (DATA OR INFORMATION OR HISTOR? OR PROFILE-?)
S6	2915	(MINE? ? OR DEMOGRAPHIC? OR MARKETING OR SURVEY? OR POLL OR POLLS OR QUESTION?) (3N) (INFORMATION OR DATA OR ANSWER?)
S7	4469	S6 OR (CONSUMER? OR CUSTOMER? OR SHOPPER? OR BUYER? OR CLI-ENT? OR SUBSCRIBER? OR USER?) (3N) (PROFILE? OR PREFERENCE? OR -LIKES OR DISLIKES OR HABIT? OR HISTORY)
S8	27	S1 AND S3
S9	1	S1 AND S4 AND S5 AND S7
S10	0	S9 NOT S8
S11	4	AU=(PALTENGHE C?) AND AU=(MAMDANI A? OR TAKATA M? AND HUDD-LESTON G?)
S12	3	S11 NOT (S8 OR S9)

8/7/1 (Item 1 from file: 351)  
DIALOG(R)File 351:DERWENT WPI  
(c) 2000 Derwent Info Ltd. All rts. reserv.

012740309 \*\*Image available\*\*  
WPI Acc No: 99-546426/199946

**Comparison judging system using three-dimensional shape data, for personal data card e.g. electronic money card, personnel management card - has three-dimensional data comparison unit which compares three-dimensional data input by three-dimensional data input unit**

Patent Assignee: KAWAMOTO A (KAWA-I); PETIO KK (PETI-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
JP 11238107	A	19990831	JP 9840163	A	19980223	G06K-017/00	199946 B

Priority Applications (No Type Date): JP 9840163 A 19980223

Patent Details:

Patent	Kind	Lan	Pg	Filing	Notes	Application	Patent
JP 11238107	A		8				

Abstract (Basic): JP 11238107 A

NOVELTY - An output unit (9) obtains the result of the comparison between the outputs of an attribute data comparison unit (4) and a three-dimensional data comparison unit, in which both data are considered as identifying data. The three-dimensional data comparison unit compares three-dimensional data input by a three-dimensional data input unit (1). DETAILED DESCRIPTION - The attribute data comparison unit compares attribute data input by an attribute data input unit (2), and stores the attribute data to a data **storage** unit (5) along with the **three** -dimensional data. The three-dimensional data comparison unit has a characteristic data extractor (3), a characteristic comparator (6), and a characteristic data-reader (7). An INDEPENDENT CLAIM is also included for the data recording medium.

USE - For personal data card e.g. **electronic money** card, personnel management card, member card, medical-examination card, credit card.

ADVANTAGE - Offers prevention against e.g. forgery, counterfeit. Ensures accurate distinguishing of e.g. person and name of image.

Improves reliability of comparison judging system. Allows stabilized utilization of data, even after years have passed. DESCRIPTION OF

DRAWING(S) - The figure shows the block diagram of the comparison judging system. (1) Three-dimensional data input unit; (2) Attribute data input unit; (3) Characteristic data extractor; (4) Attribute data comparison unit; (5) Data storage unit; (6) Characteristic comparator; (7) Characteristic data-reader; (9) Output unit.

Dwg.1/8

Derwent Class: T01; T04

International Patent Class (Main): G06K-017/00

International Patent Class (Additional): G06K-001/12; G06K-007/10; G06K-019/06; G06K-019/10; G06T-007/00

8/7/2 (Item 2 from file: 351)  
DIALOG(R)File 351:DERWENT WPI  
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012740308 \*\*Image available\*\*  
WPI Acc No: 99-546425/199946

**Comparison judging system using three-dimensional shape data, for personal data card e.g. electronic money card, personnel management card - has output unit which obtains result of comparison between outputs of attribute data comparison unit and three-dimensional data comparison unit, in which both data are considered as identifying data**

Patent Assignee: KAWAMOTO A (KAWA-I); PETIO KK (PETI-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Main IPC Week  
JP 11238106 A 19990831 JP 9840162 A 19980223 G06K-017/00 199946 B

Priority Applications (No Type Date): JP 9840162 A 19980223

Patent Details:

Patent Kind Lan Pg Filing Notes Application Patent  
JP 11238106 A 9

Abstract (Basic): JP 11238106 A

NOVELTY - An output unit (9) obtains the result of the comparison between the outputs of an attribute data comparison unit (4) and a three-dimensional data comparison unit, in which both data are considered as identifying data. The three-dimensional data comparison unit has a characteristic data extractor (3), a characteristic comparator (6), and a characteristic data-reader (7). DETAILED DESCRIPTION - The attribute data comparison unit compares attribute data input by an attribute data input unit (2), and stores the attribute data to a data **storage** unit (5). The **three** -dimensional data comparison unit compares three-dimensional data input by a three-dimensional data input unit (1), and **stores** the **three** -dimensional **data** to the data **storage** unit. INDEPENDENT CLAIMS are also included for the following : a data recording medium; and, a comparison judging method.

USE - For personal data card e .g. **electronic money** card, personnel management card, member card, medical-examination card, credit card.

ADVANTAGE - Offers prevention against e.g. forgery, counterfeit. Ensures accurate distinguishing of e.g. person and name of image. Improves reliability of comparison judging system. Allows stabilized utilization of data, even after years have passed. DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the comparison judging system. (1) Three-dimensional data input unit; (2) Attribute data input unit; (3) Characteristic data extractor; (4) Attribute data comparison unit; (5) Data storage unit; (6) Characteristic comparator; (7) Characteristic data-reader; (9) Output unit.

Dwg.1/9

Derwent Class: T01; T04

International Patent Class (Main): G06K-017/00

International Patent Class (Additional): G06K-001/12; G06K-007/10;

G06K-019/06; G06K-019/10; G06T-007/00

8/7/3 (Item 3 from file: 351)

DIALOG(R) File 351:DERWENT WPI

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012736681 \*\*Image available\*\*

WPI Acc No: 99-542798/199946

**Remote banking smart card system using multi- memory smart card  
updated on-line via teller machine**

Patent Assignee: CITICORP DEV CENT INC (CITI-N)

Inventor: KAWAN J C

Number of Countries: 025 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Main IPC Week  
EP 945833 A2 19990929 EP 99200910 A 19990323 G07F-007/10 199946 B

Priority Applications (No Type Date): US 9879366 A 19980326

Patent Details:

Patent Kind Lan Pg Filing Notes Application Patent  
EP 945833 A2 E 18

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): EP 945833 A2

NOVELTY - **Electronic money** is stored in the integrated chip module transactional memory of the smart card of the customer. When the customer makes a purchase the cost is deducted from this value and

transferred to the merchant. The transaction is then recorded in the transactional memory of the card. The transaction record is then transferred to a n historical record in the smart card. The card is inserted into an on-line teller machine where it can upload the account changes to the bank remotely.

USE - For remote banking using smart cards with **multiple** technology **memory** capabilities.

ADVANTAGE - Card storage is periodically refreshed so can cope with large amounts of transaction data without running out of memory space.

DESCRIPTION OF DRAWING(S) - The drawing shows a flow diagram of the smart card's operation.

pp; 18 DwgNo 5/8

Derwent Class: T01; T04; T05; W01

International Patent Class (Main): G07F-007/10

8/7/4 (Item 4 from file: 351)

DIALOG(R) File 351:DERWENT WPI

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012533308 \*\*Image available\*\*

WPI Acc No: 99-339414/199929

**Multi-purpose portable IC card e.g. for storing electronic money and other information**

Patent Assignee: FUJITSU LTD (FUIT )

Inventor: HOSHINO M

Number of Countries: 027 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
EP 908855	A2	19990414	EP 98400892	A	19980410	G07F-007/10	199929 B
JP 11120300	A	19990430	JP 97277817	A	19971009	G06K-017/00	199929
CN 1214488	A	19990421	CN 98107856	A	19980507	G06K-017/00	199934

Priority Applications (No Type Date): JP 97277817 A 19971009

Patent Details:

Patent	Kind	Lan	Pg	Filing	Notes	Application	Patent
EP 908855	A2	E	45				

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI

JP 11120300 A 42

Abstract (Basic): EP 908855 A2

NOVELTY - An area (2) for the operation of a CPU (3) is restrictively preset in the card memory at a time of execution of a program for realizing one application function, e.g. medical information storage, thereby preventing data to be managed by other applications, e.g. **electronic money**, being fetched.

DETAILED DESCRIPTION - An area monitoring mechanism (6) takes, as input, information of an area having access during program execution in the CPU (3), and monitors whether or not the processing in the CPU is being performed in the area extracted by the area control mechanism.

INDEPENDENT CLAIMS are included for a method for managing a memory space of a portable card medium, a method for issuing a portable card medium and a method for writing program data on a portable card medium.

USE - For **multi**-purpose data **storage** on card; e.g. storing **electronic money** issued by ATM machine and medical information pertaining to card holder.

ADVANTAGE - Provides increased security to avoid data that is to be managed by one program, e.g. **electronic money**, being accessed by another program, e.g. medical information program.

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of the portable card medium.

pp; 45 DwgNo 1/23

Derwent Class: T04; T05

International Patent Class (Main): G06K-017/00; G07F-007/10

International Patent Class (Additional): G06K-019/07; G06K-019/073

8/7/5 (Item 5 from file: 351)

DIALOG(R) File 351:DERWENT WPI  
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012473951

WPI Acc No: 99-280059/199924

**Selective organization and access system for personal data - has server with data storage for storing personal data in three separate and distinct data stores**

Patent Assignee: CITICORP DEV CENT INC (CITI-N)

Inventor: GOLVIN C; LICHSTEIN H; MAMDANI A B; PALTENGHE C T; PAN J; SOLO D; TAKATA M M; HUDDLESTON G L

Number of Countries: 083 Number of Patents: 008

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
EP 917119	A2	19990519	EP 98203747	A	19981109	G07F-019/00	199924 B
WO 9924891	A2	19990520	WO 98US24090	A	19981112	G06F-000/00	199927
WO 9924892	A2	19990520	WO 98US24092	A	19981112	G06F-000/00	199927
AU 9892346	A	19990603	AU 9892346	A	19981111	G06F-019/00	199933
AU 9915844	A	19990531	AU 9915844	A	19981112	G07F-019/00	199941
AU 9917965	A	19990531	AU 9917965	A	19981112	G07F-019/00	199941
JP 11232348	A	19990827	JP 98322533	A	19981112	G06F-017/60	199945
JP 11250165	A	19990917	JP 98321751	A	19981112	G06F-019/00	199949

Priority Applications (No Type Date): US 9881748 A 19980414; US 9765291 A 19971112

Cited Patents: -SR.Pub

Patent Details:

Patent	Kind	Lan	Pg	Filing	Notes	Application	Patent
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EP 917119	A2	E	27				
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

WO 9924891	A2	E					
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Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

WO 9924892	A2	E					
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Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9915844	A			Based on		WO 9924892	
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AU 9917965	A			Based on		WO 9924891	
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JP 11232348	A		59				
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JP 11250165	A		21				
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Abstract (Basic): EP 917119 A

NOVELTY - The system has a server with data storage for storing personal data in **three separate and distinct data stores**. A first **data store** is **stored** on the **data** storage comprising static identification data which is personal to a user having access to connect to the server. A second data store is stored on the data storage company moderately dynamic personal data about the user. A **third data store** **stored** on the **data** storage comprises dynamic demographic information data about the user.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a method of selectively organizing, accessing and using personal data.

USE - For selectively organizing and accessing personal data, e.g. network

based **electronic wallet**, for preserving consumer personal information.

ADVANTAGE - Enables personal information to be backed, thus protecting against mishap, natural disaster, negligence or PC-theft

whilst providing safe and secure store, which can securely exchange information.

DETAILS OF DRAWING(S) - The figure shows a general overview of the system

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-000/00; G06F-017/60; G06F-019/00; G07F-019/00

International Patent Class (Additional): G07F-007/10

8/7/6 (Item 6 from file: 351)

DIALOG(R) File 351: DERWENT WPI

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012310043 \*\*Image available\*\*

WPI Acc No: 99-116149/199910

**Data security maintenance circuit in identification card e.g. credit, money card - enables access to memory storing data only after confirmation of input password and allows access to isolation memory storing secret data upon receiving accesses demand from card reader only**

Patent Assignee: KOKUSAI DENKI KK (KOKZ )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
JP 10340231	A	19981222	JP 97163271	A	19970605	G06F-012/14	199910 B

Priority Applications (No Type Date): JP 97163271 A 19970605

Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
JP 10340231	A		19			

Abstract (Basic): JP 10340231 A

NOVELTY - **Several memory units (17a-17z) to store different data** and an isolation memory (18) to store classified data are provided in a card (1). Access to all memory units is possible only by input of passwords through keys (12,13). A microcomputer (16) checks for the password authenticity by comparing input password with the password stored in a memory unit (22). Access of the isolation memory (18) by computer, which is controlled using access control unit is possible only when access demand is received from card reader/writer, and after verification of access right by computer.

USE - In identity card of credit card, money card.

ADVANTAGE - Since memory access is possible only after verifying the password, secrecy of important data is maintained. Since data in isolation memory is accessed only when access demand is received from card reader/writer security function of secret data in isolation memory is further improved. DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the internal arrangement of the identification card.

(1) Identification card; (16) Micro computer; (17a-17z) Memory unit; (18) Isolation memory; (22) Password memory unit.

Dwg.4/13

Derwent Class: T01; T04; T05

International Patent Class (Main): G06F-012/14

International Patent Class (Additional): G06K-017/00; G06K-019/07; G06K-019/073

8/7/7 (Item 7 from file: 351)

DIALOG(R) File 351: DERWENT WPI

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012278172 \*\*Image available\*\*

WPI Acc No: 99-084278/199908

**Combined storage and drinking water bottle container for use when exercising e.g. cycling or working out in gym**

Patent Assignee: AUGSBURGER J (AUGS-I); TAYLOR A A (TAYL-I)

Inventor: AUGSBURGER J; TAYLOR A A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
GB 2327661	A	19990203	GB 9715781	A	19970725	B65D-069/00	199908 B

Priority Applications (No Type Date): GB 9715781 A 19970725

Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
GB 2327661	A		9			

Abstract (Basic): GB 2327661 A

NOVELTY - The container has two interchangeable unit, with the lower one (3) being a storage unit and the upper one (2) being a bottle for holding liquid. The screw-fitted combination of the units forms an extended container. The lower unit can also act as a cup if required. The bottle may be detached from the **storage** unit and be used totally **separately** as a drinking bottle on its own.

USE - Combined storage and drinks bottle container for use when exercising e.g. cycling or working out in gym.

ADVANTAGE - Provides convenient apparatus for carrying small items e.g. keys, **money** and cards, in addition to water for drinking during exercise.

DESCRIPTION OF DRAWING(S) - The drawing shows a partial view showing the screw fitting of the top, bottle and base storage unit.

- 1 top
  - 2 upper unit (bottle)
  - 3 lower unit
- pp; 9 DwgNo 2/2

Derwent Class: Q32; Q34

International Patent Class (Main): B65D-069/00

International Patent Class (Additional): B65D-021/02

8/7/8 (Item 8 from file: 351)

DIALOG(R) File 351:DERWENT WPI

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012266998 \*\*Image available\*\*

WPI Acc No: 99-073104/199907

**Data processing method for IC card - involves using memory with two regions storing several block numbers and associated data storage blocks; writes update data to different block while storing number of old block, erases old data only when write has been completed successfull**

Patent Assignee: SONY CORP (SONY )

Inventor: KUSAKABE S; TAKADA M

Number of Countries: 029 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
EP 890931	A2	19990113	EP 98112676	A	19980708	G07F-007/10	199907 B
AU 9874067	A	19990121	AU 9874067	A	19980703	G06K-007/00	199915
JP 11025003	A	19990129	JP 97183534	A	19970709	G06F-012/16	199915
CA 2242740	A	19990109	CA 2242740	A	19980708	G06F-017/40	199925
CN 1208905	A	19990224	CN 98115463	A	19980709	G06K-019/067	199927

Priority Applications (No Type Date): JP 97183534 A 19970709

Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
EP 890931	A2	E	37			

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI

JP 11025003 A 26

Abstract (Basic): EP 890931 A

The method involves using memory for storing information in block units. The memory has a data region for storing data in these block units and two regions for storing several block numbers which are assigned to particular blocks in the data region.

Data is written to a block of the data region. The block number to which data was written is stored in the other region. When data is to



then be rewritten to that block e.g. in order to update that data, this new data is written to a block with a different number. Only when writing is completed successively is the old data then erased from the old block.

USE - In IC card or similar which performs transmitting and receiving of data e.g. **electronic money** whereby on each purchase the balance stored in card must be updated.

ADVANTAGE - Ensures stable reading of data is always possible e.g. if power failure occurs during write process update data will be corrupted, but allows old data to be retrieved, using stored old block number, this data having not been written over with new update data.

Dwg.6/18

Derwent Class: T04; T05

International Patent Class (Main): G06F-012/16; G06F-017/40; G06K-007/00; G06K-019/067; G07F-007/10

International Patent Class (Additional): G06F-017/00; G06K-017/00; G06K-019/07; G06K-019/073; G06K-019/077; G11C-007/00

8/7/9 (Item 9 from file: 351)

DIALOG(R) File 351:DERWENT WPI

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012203911 \*\*Image available\*\*

WPI Acc No: 99-010017/199901

Memory **management for delegation in multiple application IC card - has card where applications can invoke other applications by delegation and memory management providing secure interfaces**

Patent Assignee: MONDEX INT LTD (MOND-N)

Inventor: EVERETT D B; MILLER S J; PEACHAM A D; RICHARDS T P; SIMMONS I S; VINER J C

Number of Countries: 081 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
WO 9852159	A2	19981119	WO 98GB1390	A	19980514	G07F-007/10	199901 B
AU 9877768	A	19981208	AU 9877768	A	19980514	G07F-007/10	199916

Priority Applications (No Type Date): US 9864915 A 19980423; US 9746514 A 19970515; US 9746543 A 19970515

Cited Patents: No-SR.Pub

Patent Details:

Patent	Kind	Lan	Pg	Filing	Notes	Application	Patent
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WO 9852159	A2	E	50				
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Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9877768	A		Based on			WO 9852159
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Abstract (Basic): WO 9852159 A

The integrated circuit card contains multiple applications, e.g. **electronic purse**, frequent flyer discount, credit card. Only one application can be run at any instant and the initial application is selected via the operating terminal. The card runs an operating system that manages **memory** allocation. The **memory** is **divided** into static **memory** holding common values, e.g. owner identity, dynamic temporary application memory and public or shared memory. Memory access is constrained by registers.

If an application invokes another application, the dynamic memory of the first is saved and it can exchange data via public memory. When the application is restored its dynamic memory is restored.

ADVANTAGE - ADVANTAGE - Allows applications to interact while maintaining security by protecting private application data.

Dwg.1/7

Derwent Class: T01; T05  
International Patent Class (Main): G07F-007/10

8/7/10 (Item 10 from file: 351)  
DIALOG(R)File 351:DERWENT WPI  
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012182715 \*\*Image available\*\*  
WPI Acc No: 98-599628/199851

Electronic money **transaction system for banks, retail stores - employs electronic cash box for accommodating several SIM cards which store current money value information of customer transactions**  
Patent Assignee: OKI ELECTRIC IND CO LTD (OKID )  
Number of Countries: 001 Number of Patents: 001  
Patent Family:  
Patent No Kind Date Applicat No Kind Date Main IPC Week  
JP 10269307 A 19981009 JP 9778017 A 19970328 G06F-019/00 199851 B

Priority Applications (No Type Date): JP 9778017 A 19970328  
Patent Details:  
Patent Kind Lan Pg Filing Notes Application Patent  
JP 10269307 A 5

Abstract (Basic): JP 10269307 A  
The system employs customer cards which store the money value information for performing transactions. After every transactions the money value information is updated in the customer cards.  
**Several** SIM cards (13) which **store money information** are accommodated in the electronic cash box (6) which can be locked. The SIM cards are arranged in rows on the substrate (11).  
ADVANTAGE - Offers efficient storage of SIM cards.  
Dwg.1/5

Derwent Class: T01; T05  
International Patent Class (Main): G06F-019/00  
International Patent Class (Additional): G07F-007/08; G07G-001/12

8/7/11 (Item 11 from file: 351)  
DIALOG(R)File 351:DERWENT WPI  
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012169007 \*\*Image available\*\*  
WPI Acc No: 98-585918/199850

Electronic money **card - has memory built in IC chip of IC card and reads and writes electronic money to and from memory and allows conditions restricting electronic money reading process to be written in storage area**  
Patent Assignee: HITACHI LTD (HITA )  
Inventor: HAYAMI C  
Number of Countries: 026 Number of Patents: 002  
Patent Family:  
Patent No Kind Date Applicat No Kind Date Main IPC Week  
EP 878784 A2 19981118 EP 98108178 A 19980505 G07F-007/10 199850 B  
JP 11031190 A 19990202 JP 98118131 A 19980428 G06F-019/00 199915

Priority Applications (No Type Date): JP 97122514 A 19970513  
Patent Details:  
Patent Kind Lan Pg Filing Notes Application Patent  
EP 878784 A2 E 14  
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI  
JP 11031190 A 12

Abstract (Basic): EP 878784 A  
The card comprises a central processing unit (CPU) (202) and a non volatile memory (205), the non volatile memory **stores data** of the **electronic money , several** pieces of identification data to

identify usages to be specified when the **electronic money** card is used, and usable limit data limits an amount of **electronic money** to be used in correspondence with each piece of identification data. The CPU compares a piece of identification data received from outside the **electronic money** card with each of the pieces of identification data stored in the non volatile memory upon request payment and permits the payment in **electronic money** within the usable limit of the **electronic money** limited by the piece of identification data when the compared pieces of identification data coincide with each other.

The non volatile memory stores a password set to correspond to a piece of identification data, and the CPU permits payment in **electronic money** when a password received from outside the **electronic money** card coincides with the password stored in the non volatile memory.

ADVANTAGE - Stores usable limits of **electronic money** and passwords on user or usage basis and stores transaction record including items indicating users and usages.

Dwg.2/6

Derwent Class: T01; T04; T05; W01

International Patent Class (Main): G06F-019/00; G07F-007/10

International Patent Class (Additional): G06K-017/00; G07D-009/00;

G07F-019/00; G07G-001/12

8/7/12 (Item 12 from file: 351)

DIALOG(R)File 351:DERWENT WPI

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012117205 \*\*Image available\*\*

WPI Acc No: 98-534117/199846

**Card unit processing apparatus for electronic money system - has control unit for storage unit of card and three keys which select processing function, select detailed data relating to function and determine data**

Patent Assignee: FUJITSU LTD (FUIT )

Inventor: HASHIMOTO S; NIWATA T

Number of Countries: 020 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
EP 872816	A2	19981021	EP 97307353	A	19970922	G07F-007/10	199846 B
CN 1197247	A	19981028	CN 97122232	A	19971107	G06F-017/60	199911
JP 11003388	A	19990106	JP 98106280	A	19980416	G06F-019/00	199911
JP 11232020	A	19990827	JP 98106280	A	19980416	G06F-003/023	199945
			JP 98282884	A	19980416		

Priority Applications (No Type Date): JP 97101469 A 19970418

Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
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EP 872816	A2	E	54			
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Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

JP 11003388	A	38			
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JP 11232020	A	32	Div ex	JP 98106280	
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Abstract (Basic): EP 872816 A

The card unit processing apparatus is for use with a card unit (2) with a storage unit (2a) to conduct processes on the card unit. The processing apparatus includes a communicating unit (3) which communicates with the card unit. A display unit (4) displays data which includes data read out from the storage unit of the card unit via the communicating unit. A control unit (5) conducts control operations which include a display state control of the display unit and a data reading/writing control of the storage unit of the card unit.

A power source unit (6) supplies electric power to the communicating unit, the display unit (4) and the control unit (5). A first key (7) is pressed to select a processing function performed on the card unit. A second key (8) is pressed to select detailed data which relate to the function selected by presses the first key. A third

key (9) is pressed to determine the data selected by pressing the first and second keys.

ADVANTAGE - Increases number of functions without increasing number of parts.

Dwg.2a/36

Derwent Class: T01; T04; T05

International Patent Class (Main): G06F-003/023; G06F-017/60; G06F-019/00; G07F-007/10

International Patent Class (Additional): G06F-003/00; G06F-012/14; G06K-007/00; G06K-017/00; G07F-007/08; H03M-011/08

8/7/13 (Item 13 from file: 351)

DIALOG(R)File 351:DERWENT WPI

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012099766 \*\*Image available\*\*

WPI Acc No: 98-516677/199844

**Electronic cash holder used in bank - transfers each stored in predetermined cash storage unit to external cash receiver based on predetermined code input through code input unit**

Patent Assignee: OMRON KK (OMRO )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
JP 10228515	A	19980825	JP 9746972	A	19970217	G06F-019/00	199844 B

Priority Applications (No Type Date): JP 9746972 A 19970217

Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
JP 10228515	A		9			

Abstract (Basic): JP 10228515 A

The electronic cash holder includes **several** cash **storage** unit (2,7) which is provided in an **electronic wallet** (1). A code input unit is provided through which code is input. The cash stored in predetermined cash storage unit is transferred to an external cash receiver based on the predetermined code input through the code input unit.

ADVANTAGE - Facilitates to limit maximum transfer amount to amount of cash stored by selected cash storage unit thereby prevents transfer of total amount stored by electronic cash holder.

Dwg.1/5

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-019/00

International Patent Class (Additional): G06K-017/00; G07D-009/00; G07F-007/12

8/7/14 (Item 14 from file: 351)

DIALOG(R)File 351:DERWENT WPI

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011890860 \*\*Image available\*\*

WPI Acc No: 98-307770/199827

**IC card using non-volatile memory for electronic commercial transaction - has memory area in which multiple groups of password are stored and when card corresponds to first password according to input signal, control circuit calculates second password and outputs it**

Patent Assignee: HITACHI LTD (HITA )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
JP 10111896	A	19980428	JP 96262760	A	19961003	G06F-019/00	199827 B

Priority Applications (No Type Date): JP 96262760 A 19961003

Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
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Abstract (Basic): JP 10111896 A

The card (ED) has a non-volatile **memory** area. The **memory** area stores **multiple** groups of password having two in one group.

The memory area rewrites the password according to the requirement and it monitors the password. When the card corresponds to the first password according to the input signal, a control circuit performs calculation process of the second password and is then output.

USE - In e.g. **electronic money**.

ADVANTAGE - Offers high security during commercial transaction. Improves degrees of freedom of design.

Dwg.1/12

Derwent Class: T01; T04; T05

International Patent Class (Main): G06F-019/00

International Patent Class (Additional): G06F-015/00; G06F-017/60;

G07F-007/12; G07F-019/00; G07G-001/12

8/7/15 (Item 15 from file: 351)

DIALOG(R)File 351:DERWENT WPI

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011286379 \*\*Image available\*\*

WPI Acc No: 97-264284/199724

Electronic money **registration machine for departmental store - has over data buffer in RAM, with which number of figures of setting data which exceed predefined number of figures, is stored**

Patent Assignee: SHARP KK (SHAF )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
JP 9091541	A	19970404	JP 95249811	A	19950927	G07G-001/12	199724 B

Priority Applications (No Type Date): JP 95249811 A 19950927

Patent Details:

Patent	Kind	Ian	Pg	Filing	Notes	Application	Patent
JP 9091541	A		20				

Abstract (Basic): JP 9091541 A

The machine (1) includes a RAM (14) which consists of **multiple memory** units. The setting data corresponding to each goods recognition information received from a partner registration machine, is stored temporarily in a buffer (57) of the RAM. The setting data is then stored into a first memory unit (54) responding to the predefined number of figures. The judgment of the number of figures of setting data is performed.

When the number of figures are lesser than that the predefined number then the setting data is stored into the first memory unit. When the number of figures exceed the predefined number, then the predefined number of figures of the setting data is stored into the first memory unit and the remaining excess number of figures are stored into a over data buffer (59) of the RAM.

ADVANTAGE - Enables to perform retouch of setting data pertinently, efficiently and accurately.

Dwg.3/14

Derwent Class: T01; T05

International Patent Class (Main): G07G-001/12

International Patent Class (Additional): G06F-017/60

8/7/16 (Item 16 from file: 351)

DIALOG(R)File 351:DERWENT WPI

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011132235 \*\*Image available\*\*

WPI Acc No: 97-110159/199711

**Functions provided by chip of smart card - has number of different**

**functions provided by chip each with protection**

Patent Assignee: ACHTERT W (ACHT-I)

Inventor: ACHTERT W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
DE 19528883	A1	19970206	DE 1028883	A	19950805	G06K-019/10	199711 B

Priority Applications (No Type Date): DE 1028883 A 19950805

Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
DE 19528883	A1		7			

Abstract (Basic): DE 19528883 A

The smart card has embedded integrated chips providing a number of functions assigned to the chip. Bank specific data [8] forms one function and is linked to special access control functions [4]. Access to ten previous transactions are assigned **separate memory** [5]. The functions are executed in a secure mode by a co-processor [1]. The previous twenty transactions of an **electronic purse** function are saved in a **separate memory** to be read with a special reader.

USE/ADVANTAGE - Provides credit card, cheque card functions, security card, range of secured functions, electronic share transactions, internal transactions.

Dwg.1/4

Derwent Class: T01; T04; T05

International Patent Class (Main): G06K-019/10

International Patent Class (Additional): G06F-012/14; G06K-019/073

**8/7/17 (Item 17 from file: 351)**

DIALOG(R) File 351:DERWENT WPI

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008849966 \*\*Image available\*\*

WPI Acc No: 91-353985/199148

**Transaction between two data storage cards - uses portable unit with display and control panel to pass data from master smart card to subsidiary passive data cards**

Patent Assignee: STORCK J R (STOR-I)

Inventor: COMBALUZIER P M; STORCK J R; COMBALUZIE P M

Number of Countries: 026 Number of Patents: 008

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
WO 9117528	A	19911114					199148 B
FR 2661762	A	19911108					199204
AU 9178909	A	19911127					199210
EP 527203	A1	19930217	EP 91909742	A	19910503	G07F-007/10	199307
			WO 91FR373	A	19910503		
EP 527203	B1	19940921	EP 91909742	A	19910503	G07F-007/10	199436
			WO 91FR373	A	19910503		
DE 69104198	E	19941027	DE 604198	A	19910503	G07F-007/10	199442
			EP 91909742	A	19910503		
			WO 91FR373	A	19910503		
ES 2065035	T3	19950201	EP 91909742	A	19910503	G07F-007/10	199511
US 5434395	A	19950718	WO 91FR373	A	19910503	G06K-005/00	199534
			US 92940876	A	19921230		

Priority Applications (No Type Date): FR 905562 A 19900503

Cited Patents: 1.Jnl.Ref; EP 329497; EP 355372; EP 49650; FR 2604275; JP 61048086; US 4529870; US 4625276; WO 8303018; JP 4008086

Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
WO 9117528	A					

Designated States (National): AT AU BB BG BR CA CH DE DK ES FI GB HU JP KP KR LK

Designated States (Regional): AT BE CH DE DK ES FR GB GR IT

EP 527203 A1 F 64 Based on WO 9117528

Designated States (Regional): AT BE CH DE DK ES FR GB GR IT LI LU NL SE  
 EP 527203 B1 F 33 Based on WO 9117528  
 Designated States (Regional): AT BE CH DE DK ES FR GB GR IT LI LU NL SE  
 DE 69104198 E Based on EP 527203  
 Based on WO 9117528  
 ES 2065035 T3 Based on EP 527203  
 US 5434395 A 23 Based on WO 9117528

Abstract (Basic): WO 9117528 A

The data transfer unit communicates data between a first 'smart' card, carrying a microprocessor, and a second card which stores data in semiconductor memory or on a magnetic medium. Connectors are provided for input cards, and write units for the output cards. The front of the unit has a display (7) and a touch panel (8), both managed by a microprocessor.

The microcircuit card contains all the identification, control and management data of the interface and transaction circuit.

USE - Pocket-size unit for communication from master smart cards to secondary card or data terminal in e.g. **electronic money** transfer, home automation and customised microcircuit cards. (64pp DWg.No.1/23)

Abstract (Equivalent): EP 527203 B

A method for effecting a transaction between at least one first plug-in data carrier (5;186;296) incorporating a microcircuit, said carrier being of the type commonly referred to as an IC memory card or a microprocessor card, and at least one second data carrier, comprising at least the steps of setting up a relation between said carriers, reading said first carrier, identifying the compatibility of said first carrier with the second carrier and transferring data from one of said carriers to the other during a transaction between said first and second carriers via an interfacing circuit (11), characterised in that it comprises the use for said first data carrier of a microcircuit carrier (5;186;296) which contains all necessary data for carrying out identification and for controlling and managing said interfacing circuit (11) and said transaction.

Dwg.1/23

Abstract (Equivalent): US 5434395 A

The plug-in data carrier includes a processor, a program memory connected to the processor, and a dedicated memory connected to the processor. The dedicated **memory** is **divided** into a number of regions including a region for controlling and managing the operation of a transaction device, which is a device independent of the plug-in data carrier. The transaction device includes a first contact section which establishes electrical contact with the plug-in data carrier, a second contact section which establishes electrical contact with another data carrier, a first memory section inputting and outputting data to the plug-in data carrier via the first contact section, a second memory section inputting and outputting data to the another data carrier via the second contact section, and an interfacing circuit.

The interfacing circuit identifies, under control of the plug-in data carrier, whether the another data carrier is compatible with the plug-in data carrier, and controls data transfer between the plug-in data carrier and the another data carrier via the first and second memory sections under overall control of the plug-in data carrier when the another data carrier is identified as compatible with the plug-in data carrier.

USE/ADVANTAGE - For smart card. Allows intelligence of complex server to be incorporated in microcircuit card.

Dwg.1/23

Derwent Class: T01; T04; T05

International Patent Class (Main): G06K-005/00; G07F-007/10

International Patent Class (Additional): G06K-019/06

008607484      \*\*Image available\*\*

WPI Acc No: 91-111514/199116

**Payment or information transfer system based on chip cards - uses memory chips to store balances and security information on cards while all processing is performed in readers**

Patent Assignee: GEMPLUS CARD INT SA (GEMP-N)

Inventor: LE ROUX J; LEROUX J Y

Number of Countries: 009    Number of Patents: 008

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
EP 423035	A	19910417	EP 90402846	A	19901011		199116 B
CA 2027344	A	19910414					199126
FR 2653248	A	19910419					199128
US 5191193	A	19930302	US 90594862	A	19901009	G06K-005/00	199311
CA 2027344	C	19940830	CA 2027344	A	19901011	G06F-015/30	199436
EP 423035	B1	19941207	EP 90402846	A	19901011	G07F-007/08	199502
DE 69014817	E	19950119	DE 614817	A	19901011	G07F-007/08	199508
			EP 90402846	A	19901011		
ES 2066169	T3	19950301	EP 90402846	A	19901011	G07F-007/08	199515

Priority Applications (No Type Date): FR 8913449 A 19891013

Cited Patents: DE 3211568; DE 3406615; EP 257596; EP 305004; FR 2386080; GB 2143355; GB 2154346

Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
EP 423035	A					
Designated States (Regional): DE ES GB IT NL						
US 5191193	A		7			
CA 2027344	C	F				
EP 423035	B1	F	9			
Designated States (Regional): DE ES GB IT NL						
DE 69014817	E			Based on		EP 423035
ES 2066169	T3			Based on		EP 423035

Abstract (Basic): EP 423035 A

The cash card's **memory** chip is **divided** into at least four **memory** zones. The zones include an identity area (3) for the card or bearer; a zone holding the cash balance remaining (6); a transaction counter (5) and an encrypted key (4).

The microprocessor (8) in each reader (2) is associated with a DES encryption algorithm (12) which calculates the value of the key to ensure it matches the stored value. It then recalculates, encrypts and stores a new value which is a function of the stored identity, the value of the counter (number of transactions) and the new balance.

USE/ADVANTAGE - By bank. Cost is kept to minimum by using memory chips in cards instead of microprocessors and security is preserved by performing all processing in card reader terminals. (9pp Dwg.No.1/2

Abstract (Equivalent): EP 423035 B

Payment system using an electronic memory card as a wallet, comprising memory cards (1) as wallets and one or more interaction terminals (2) to interact on financial balances recorded in these cards, the said memory cards comprising an identity memory zone (3) and a balance memory zone (6), the system comprising means for modifying, in the course of the interaction, the balance recorded in the balance zone, characterised in that these memory cards comprise at least two other different memory zones; an interaction counter zone (5) and a certificate zone (4), in that the terminals comprise means before each interaction, for preparing a signature from the balance recorded in the balance zone, on the basis of the contents of the counter and on the basis of the identity recorded in the identity zone, verifying that this signature corresponds to a certificate recorded in the certificate zone, and in that this system also comprises means for, each interaction, incrementing the contents of the interaction counter, preparing a new signature as a function of the modified balance of the new contents of the interaction counter and of the identity, and recording the new signature as a new certificate in the memory card.

Dwg.1/2

Abstract (Equivalent): US 5191193 A



The system of payment by **electronic** memory **money** cards. involves memory cards with at least four different memorising zones an identity zone, a balance zone, an interaction counter zone and a certificate zone. The terminals used during financial transactions include devices designed. A signature is prepared from the balance, the content of the counter, and the identity. The signature is checked by comparison to a certificate recorded in the certificate zone. At each interaction the balance can be modified, the content of the interaction counter can be incremented or a new signature prepared as a function of the new balance. The new content of the interaction counter and the identity. The new signature can be recorded as a new certificate in the certificate zone.

The interaction terminals can prepare a new signature by application of a DES type algorithm. The terminals can transmit to a data service centre, an identity of the memory cards for which the verification of the signature has not corresponded beforehand in the certificate zone.

ADVANTAGE -Card does not necessarily have microprocessor so cost reduced but same level of security as microprocessor-based cards.

Dwg.1/2

Derwent Class: T01; T04; T05

International Patent Class (Main): G06F-015/30; G06K-005/00; G07F-007/08

International Patent Class (Additional): G06K-019/06

8/7/19 (Item 19 from file: 351)

DIALOG(R)File 351:DERWENT WPI

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007580747

WPI Acc No: 88-214679/198831

**Crediting and debiting procedure e.g. for credit-card - uses memories with debit and credit zones and bits in couples to indicate payment or receipt**

Patent Assignee: REMERY P (REME-I)

Inventor: REMERY P

Number of Countries: 011 Number of Patents: 008

Patent Family:

Patent No	Kind	Date	Applicant No	Kind	Date	Main IPC	Week
FR 2608297	A	19880617	FR 8617563	A	19861216		198831 B
EP 276597	A	19880803	EP 87402839	A	19871214		198831
NO 8705119	A	19880711					198833
FI 8705507	A	19880617					198842
DK 8706593	A	19880617					198843
EP 276597	B	19911023					199143
DE 3774112	G	19911128					199149
ES 2026560	T3	19920501	EP 87402839	A	19871214	G07F-007/02	199228

Priority Applications (No Type Date): FR 8617563 A 19861216

Cited Patents: CH 604290; FR 2403597; FR 2503423; FR 2591007; EP 227532

Patent Details:

Patent	Kind	Lang	Pg	Filing Notes	Application	Patent
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FR 2608297	A		22			
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EP 276597	A	F				
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Designated States (Regional): DE ES GB GR IT NL SE

EP 276597	B					
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Designated States (Regional): DE ES GB GR IT NL SE

ES 2026560	T3			Based on		EP 276597
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Abstract (Basic): EP 276597 A

Procedure for counting/counting down in particular for fiduciary currency, by means of operations applied to a **memory** space, this **memory** space being **divided** into two zones of the same capacity, one known as the payment zone (ZP), the other known as the reloading zone (ZR), these zones being initially loaded with bits which are in a first logic state designated 1 and are capable of being put in a second logic state designated 0, the bits having, in these two zones, a given rank, a bit x in the first zone being said to be homologous with a bit y in

the second zone, if they have the same rank, these two bits then defining a pair (x,y), pairs (1,1), (1,0), (0,1) and (0,0) being capable thus of being written in the memory, such a procedure consisting in: simulating a debit operation by creating a pair (0,1), possibly by creating a pair (1,0) in order to simulate a stop beyond which it is not possible to write pairs simulating a debit, and in creating pairs (0,0) in order to cancel previous debit operations or stops, considering that the content (or balance) available in this memory space is equal to the number of pairs (1,1), the rank of which is superior or equal to 1 or to the rank of the pair (0,1) of highest rank which simulates the last debit operation when such a pair (0,1) exists, and inferior to the rank of the stop pair (1,0) if such a stop exists or to the last pair (1,1) of the memory, simulating a credit operation by gating bits in the reloading zone in order to cancel previous debit operations by making the pairs (0,1) pass to the state (0,0), these pairs being ignored subsequently, by cancelling a stop pair (1,0) by gating the bit at 1 of the payment zone in order to make the pair pass

FR 2608297 A

The card operated electronic system for crediting and debiting quantities, most typically money, has two **memories**. These **memories** are each **divided** into two spaces, one representing payments and one representing credits. Depending on the quantities being dealt with, the value of magnitudes in one **memory** is a fixed **multiple** of those in the other.

Initially all the memory spaces contain 1 bits, which can be changed to 0 bits. Within any memory, payment and credit spaces which are adjacent comprise a couple, which can be (0,1) for a debit, (1,0) for a stop or limit (0,0) to erase a previous entry, or (1,1) to establish credit. Magnitudes of payments are indicated by the number of couples from the beginning of a memory up to and including the (0,1) couple, and balances by the number of (1,1) couples between the last debit couple (0,1) and the credit stop (1,0).

USE/ADVANTAGE - Enables high precision to be achieved without use of excessive memory capacity. For **electronic money** debit or credit.

0/13

Abstract (Equivalent): EP 276597 B

Procedure for counting/counting down in particular for fiduciary currency, by means of operations applied to a **memory** space, this **memory** space being **divided** into two zones of the same capacity, one known as the payment zone (ZP), the other known as the reloading zone (ZR), these zones being initially loaded with bits which are in a first logic state designated 1 and are capable of being put in a second logic state designated 0, the bits having, in these two zones, a given rank, a bit x in the first zone being said to be homologous with a bit y in the second zone, if they have the same rank, these two bits then defining a pair (x,y), pairs (1,1), (1,0), (0,1) and (0,0) being capable thus of being written in the memory, such a procedure consisting in: simulating a debit operation by creating a pair (0,1), possibly by creating a pair (1,0) in order to simulate a stop beyond which it is not possible to write pairs simulating a debit, and in creating pairs (0,0) in order to cancel previous debit operations or stops, considering that the content (or balance) available in this memory space is equal to the number of pairs (1,1), the rank of which is superior or equal to 1 or to the rank of the pair (0,1) of highest rank which simulates the last debit operation when such a pair (0,1) exists, and inferior to the rank of the stop pair (1,0) if such a stop exists or to the last pair (1,1) of the memory, simulating a credit operation by gating bits in the reloading zone in order to cancel previous debit operations by making the pairs (0,1) pass to the state (0,0), these pairs being ignored subsequently, by cancelling a stop pair (1,0) by gating the bit at 1 of the payment zone in order to make the pair pass

Derwent Class: T04; T05

International Patent Class (Main): G07F-007/02

International Patent Class (Additional): G06F-000/00; G06K-019/06; G07F-007/08; G07G-000/00

8/7/20 (Item 20 from file: 351)  
DIALOG(R)File 351:DERWENT WPI  
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007280947

WPI Acc No: 87-277954/198740

**Microprocessor based electronic money identifier - consists of three  
reels emitting magnetic fields, with memory and coins classifier**

**NoAbstract**

Patent Assignee: CIRSA CIA INVERS SA (CIRS-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
BR 8600548	A	19870901					198740 B

Priority Applications (No Type Date): BR 86548 A 19860207

Derwent Class: T05

International Patent Class (Additional): G07F-003/04

8/7/21 (Item 1 from file: 347)

DIALOG(R)File 347:JAPIO

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06226037 \*\*Image available\*\*  
ELECTRONIC CASHBOX

PUB. NO.: 11-167599 [JP 11167599 A]  
PUBLISHED: June 22, 1999 (19990622)  
INVENTOR(s): YAMAMOTO HIRONORI  
HASHIMOTO SHIGERU  
APPLICANT(s): FUJITSU LTD  
APPL. NO.: 09-335267 [JP 97335267]  
FILED: December 05, 1997 (19971205)

#### ABSTRACT

PROBLEM TO BE SOLVED: To provide a durable and highly reliable electronic cashbox which can easily deal with changes cipher processing for the security of **electronic money**.

SOLUTION: A nonvolatile **memory** 100 includes **plural** IC card **storages** 110 corresponding to IC cards which store electronic cash whose currency value are shown in electronic information. A command control part 98 executes in parallel the commands to each part of the storages 110 is the memory 100 and logically realizes control functions of IC cards. When one or plural commands are received from a host device (money server), a communication control part 50 forms parallel communication paths corresponding to the number of commands with the part 98 and logically realizes communication functions with the storages 110.

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8/7/22 (Item 2 from file: 347)

DIALOG(R)File 347:JAPIO

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06212647 \*\*Image available\*\*  
IC CARD AND IC CARD SYSTEM

PUB. NO.: 11-154207 [JP 11154207 A]  
PUBLISHED: June 08, 1999 (19990608)  
INVENTOR(s): FURUYA JUN  
URUSHIBARA ATSUHIKO  
KUBOTA HIROSHIGE  
HOSHINO TAKASHI  
APPLICANT(s): HITACHI LTD

APPL. NO.: 09-320780 [JP 97320780]  
FILED: November 21, 1997 (19971121)

ABSTRACT

PROBLEM TO BE SOLVED: To link plural applications included in an IC card by selecting an application that corresponds to selected **data** among **plural stored** applications.

SOLUTION: A citizen card 1 stores various applications 100 which are offered by plural card/application issuers who have various business forms. The card 1 is provided with two communicating means. One of them is a communicating means which sticks a reader/writer and the card 1 together to surely perform authentication in **electronic money** and a medical system 2300, and the other is a communicating means which can perform communication with the reader/writer and the card 1 separated because the speed is regarded as important. A selecting means selects one of the communicating means, and a controlling means selects an application that corresponds to data from the selected communicating means and starts the application.

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8/7/23 (Item 3 from file: 347)

DIALOG(R)File 347:JAPIO

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06178715 \*\*Image available\*\*

DEVICE AND METHOD FOR MANAGING AND OWNING **ELECTRONIC MONEY**, MEDIUM FOR MANAGING AND OWNING AND COMPUTER READABLE RECORDING MEDIUM STORING PROGRAM FOR MANAGING AND OWNING **ELECTRONIC MONEY**

PUB. NO.: 11-120264 [JP 11120264 A]

PUBLISHED: April 30, 1999 (19990430)

INVENTOR(s): SHIOBARA TOMOMI  
YAMAMOTO HIRONORI  
IWAMI AKIKO

APPLICANT(s): FUJITSU LTD

APPL. NO.: 09-284123 [JP 97284123]

FILED: October 16, 1997 (19971016)

ABSTRACT

PROBLEM TO BE SOLVED: To improve convenience in the case of using **electronic money** by managing the **electronic money** while classifying it by purposes of use by distributedly storing the **electronic money** in **plural storage** areas corresponding to the purpose of use as designated and executing payment in the **electronic money** stored in the storage area while designating the desired storage area.

SOLUTION: A storage part 300 is provided with a **storage** part 310 composed of **plural storage** areas 301-1 to 301-N and stores the **electronic money** and various kinds of additional information while classifying them by the purpose of use concerning one kind of currency. A distributed **electronic money storage** control part 100 sets the **plural storage** areas 301 defined by purposes of use in the storage part 300 and distributedly stores the **electronic money** in the **plural storage** areas 301 corresponding to the purposes of use as designated. An **electronic money** payment executing part 200 designates the desired storage area 301 among the storage areas 301 concerning the **electronic money** owned in the storage part 300 and executes the payment in the **electronic money** stored in this designated storage area 301.

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8/7/24 (Item 4 from file: 347)

DIALOG(R)File 347:JAPIO

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06168755      \*\*Image available\*\*  
SEMICONDUCTOR STORAGE DEVICE AND SALE PROCESSOR EQUIPPED WITH IT

PUB. NO.:        11-110302 [JP 11110302 A]  
PUBLISHED:      April 23, 1999 (19990423)  
INVENTOR(s):    SAKUMA HIDEAKI  
APPLICANT(s):   SHARP CORP  
APPL. NO.:      09-264456 [JP 97264456]  
FILED:          September 29, 1997 (19970929)

ABSTRACT

PROBLEM TO BE SOLVED: To efficiently perform read processing, including even the time when an error occurs by using the memory unit having nonvolatile semiconductor memory to store sales data of such as an **electronic money** registering device.

SOLUTION: An memory area (20) of this nonvolatile semiconductor **memory** is **divided** into 1st and 2nd areas (21) and (22). Sales data are successively written in data records 31a to 31e from a leading address of the area (21). Flags that show whether or not respective sales data writing is normally performed are written in flag areas 31af to 31ef. Sales data 'C' and 'E' in which a write error occurs are successively and newly written in the data records 32c and 32e from a leading address of the area (22). Because the data records 31a, 31b and 31d where no write error occurs can sequentially be read from the leading address of the area (21), data read can effectively be performed.

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8/7/25        (Item 5 from file: 347)  
DIALOG(R)File 347:JAPIO  
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06089674      \*\*Image available\*\*  
**ELECTRONIC MONEY** CARD, **ELECTRONIC MONEY** RECEPTION/ PAYMENT MACHINE  
AND **ELECTRONIC MONEY** CARD EDITING DEVICE

PUB. NO.:        11-031190 [JP 11031190 A]  
PUBLISHED:      February 02, 1999 (19990202)  
INVENTOR(s):    YANAGIHARA YASUSHI  
                 HAYAMI CHIE  
APPLICANT(s):   HITACHI LTD  
APPL. NO.:      10-118131 [JP 98118131]  
FILED:          April 28, 1998 (19980428)  
PRIORITY:        09122514 [JP 979122514], JP (Japan), May 13, 1997 (19970513)

ABSTRACT

PROBLEM TO BE SOLVED: To permit plural users to share one **electronic money** card by comparing **plural** pieces of identification **data** **stored** and use limit amount data with identification data received from outside by a control part and permitting payment within the range of a use limit amount when they are matched.

SOLUTION: A non-volatile memory 205 has individual ID 211 at every user, use target identification codes 215 and 219, identification numbers 212, 216 and 220 by individual use targets, and a storage area (payment condition 209) recording use limit amounts 213, 217 and 221 showing an upper limit for extracting **electronic money**. CPU 202 compares individual ID identifying the user, and the input of the use target of **electronic money** with individual ID 211 in the payment condition 208 and use target identification codes 215 and 219. Thus, the justness of data is judged. When the identification numbers 212, 216 and 220 are normal, the payment of **electronic money** 208 is permitted within the range or the conditions 213, 217 and 221 of the limit amount corresponding to the use target.

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8/7/26 (Item 6 from file: 347)  
DIALOG(R)File 347:JAPIO  
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05945415 \*\*Image available\*\*  
ELECTRONIC CASH HOLDER

PUB. NO.: 10-228515 [JP 10228515 A]  
PUBLISHED: August 25, 1998 (19980825)  
INVENTOR(s): HAYASHI MASAOKI  
APPLICANT(s): OMRON CORP [000294] (A Japanese Company or Corporation), JP  
(Japan)  
APPL. NO.: 09-046972 [JP 9746972]  
FILED: February 17, 1997 (19970217)

#### ABSTRACT

PROBLEM TO BE SOLVED: To prevent all the amount of electronic cash held in an electronic cash holder from being moved even when the move of electronic cash is forced by making an electronic cash storage part, in which the electronic cash is stored, selectable corresponding to a password to be inputted.

SOLUTION: An **electronic purse** A1 is provided with **plural** electronic cash **storage** parts as shown as electronic cash storage parts A2 and C7. A control part 8 requests the input of password number to an owner and allows the move of electronic cash from the **electronic purse** A1 on the condition that a password number inputted from a data input part 4 is coincident with one stored in a password storage part 3. The password number **storage** part 3 can store **plural** password numbers and the respective password numbers are made correspondent to respective **plural** electronic cash **storage** parts. When the inputted password number is coincident with one of password numbers stored in the password number storage part 3, the electronic cash storage part corresponding to that password number is selected.

8/7/27 (Item 7 from file: 347)  
DIALOG(R)File 347:JAPIO  
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05915534  
NETWORK CORRESPONDING BUSINESS TERMINAL EQUIPMENT

PUB. NO.: 10-198634 [JP 10198634 A]  
PUBLISHED: July 31, 1998 (19980731)  
INVENTOR(s): IZUMIYA KEN  
APPLICANT(s): IZUMIYA KEN [000000] (An Individual), JP (Japan)  
APPL. NO.: 09-032541 [JP 9732541]  
FILED: January 07, 1997 (19970107)

#### ABSTRACT

PROBLEM TO BE SOLVED: To allow anyone of employee, client, correspondent or manufacturer to speedily perform mutual contact by loading an electric mail function and an **electronic money** function on business terminal equipment.

SOLUTION: A CPU, storage device, auxiliary **storage** device, one or **plural** output device, network connecting equipment, card reader, keyboard, pointing device and sound input/output device are loaded. In order to make a software latest at all the time, a server is accessed in case of use or periodically and when the software is changed, the software preserved in the terminal equipment is automatically updated. A function for automatically transmitting required data such as sales data from the business terminal equipment to the server is provided. The business terminal equipment, which is not always connected to a network, caches the required data in the auxiliary storage device such as a hard disk and is

connected to the network as needed to transmit data.

12/7/1 (Item 1 from file: 351)  
DIALOG(R)File 351:DERWENT WPI  
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012473952 \*\*Image available\*\*  
WPI Acc No: 99-280060/199924

**Virtual wallet for information and financial banking - has interface between locally residing wallet portion and external server residing portion**

Patent Assignee: CITICORP DEV CENT INC (CITI-N)

Inventor: GOLVIN C; LICHSTEIN H; \*MAMDANI A B\*; \*PALTENGHE C T\*; PAN J; SOLO D; TAKATA M M

Number of Countries: 025 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
EP 917120	A2	19990519	EP 98203778	A	19981110	G07F-019/00	199924 B

Priority Applications (No Type Date): US 9881748 A 19980414; US 9765291 A 19971112

Cited Patents: -SR.Pub

Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
EP 917120	A2	E	24			

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): EP 917120 A

NOVELTY - The virtual wallet system has a locally residing wallet portion, an external server residing wallet portion and an interface between the locally residing wallet portion and the external server residing portion. The wallet may have a payment mechanism, an identity authentication mechanism, personal information, and electronic artifacts.

DETAILED DESCRIPTION - The payment mechanisms comprise one or more of the following; bank account information, credit account information, electronic currency, electronic checks and debit cards.

USE - For information and financial banking including payment mechanisms, identity authentication mechanisms, personal information, and electronic artifacts.

ADVANTAGE - Does not require network connection to access wallet whilst providing compatibility with browsers. May include information from a variety of sources. Provides convenient way to move information around.

DETAILS OF DRAWING(S)- The figure shows a schematic representation of the virtual wallet.

Dwg.1/12

Derwent Class: T01; T05; W01

International Patent Class (Main): G07F-019/00

International Patent Class (Additional): G06F-017/60; H04L-029/06

12/7/2 (Item 1 from file: 347)  
DIALOG(R)File 347:JAPIO  
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06308568 \*\*Image available\*\*  
DISTRIBUTED NETWORK BASED ELECTRONIC WALLET

PUB. NO.: 11-250165 [JP 11250165 A]  
PUBLISHED: September 17, 1999 (19990917)  
INVENTOR(s): \*PALTENGHE CRIS T\*

TAKATA MELVIN MICHIO  
\*MAMDANI ALNOOR BAHDUR\*  
GREGORY LEE HADLESTON

APPLICANT(s): CITICORP DEV CENTER INC

APPL. NO.: 10-321751 [JP 98321751]

FILED: November 12, 1998 (19981112)

PRIORITY: 65291 [US 65291], US (United States of America), November 12,



1997 (19971112)  
81748 [US 81748], US (United States of America), April 14,  
1998 (19980414)

#### ABSTRACT

PROBLEM TO BE SOLVED: To safely and correctly execute authorized information transfer in a reliable state while maintaining personal privacy.

SOLUTION: A 1st data storage 31 includes static personal identification data related to a user 25. A 2nd data storage 33 includes properly dynamic personal data related to the user 25. A 3rd data storage 35 includes dynamic and actual population statistic information data related to the user 25. In the above system, a selected part of data is downloaded to allow the user 25 to use it with an electronic wallet. The data can be used so that a form is embedded, services are provided to the user 25 and a storekeeper can selectively determine the user 25 to whom commodities are to be sold while maintaining the anonymousness of the user 25.

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**12/7/3 (Item 2 from file: 347)**  
DIALOG(R)File 347:JAPIO  
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06290756 \*\*Image available\*\*  
VIRTUAL WALLET SYSTEM

PUB. NO.: 11-232348 [JP 11232348 A]  
PUBLISHED: August 27, 1999 (19990827)  
INVENTOR(s): \*PALTENGHE CRIS T\*  
\*MAMDANI ALNOOR B\*  
GOLVIN CHARLES  
HENRY CHRISTIN  
DAVID SOLO  
JACK PAN  
MELVIN M TAKATA  
APPLICANT(s): CITICORP DEV CENTER INC  
APPL. NO.: 10-322533 [JP 98322533]  
FILED: November 12, 1998 (19981112)  
PRIORITY: 65291 [US 65291], US (United States of America), November 12,  
1997 (19971112)  
81748 [US 81748], US (United States of America), April 14,  
1998 (19980414)

#### ABSTRACT

PROBLEM TO BE SOLVED: To obtain a device for storing information and money by providing the device with an interface between a locally resident wallet part and a wallet part residing in an external server.

SOLUTION: A virtual wallet system is provided with a hybrid between a wallet 2 kept by an owner close at hand and a wallet arranged on a remote place together with a server 4 or the like. Namely the system includes the interface between the local function 2 and the server 4 and interacts with an external world 8 through the wallet 2 and/or the server 4. Thus the system is provided with the locally resident part and the part residing in the server 4 and these two wallet parts can be communicated with each other through the interface 6. Thus information including a payment mechanism, a personal identification mechanism, personal information, and an electronic artifact and money can be stored.

COPYRIGHT: (C)1999,JPO

File 348:European Patents 1978-1999/Dec W52  
(c) 2000 European Patent Office

Set	Items	Description
S1	264	(ELECTRONIC? OR DIGITAL? OR VIRTUAL? OR E OR SMART OR INTELLIGENT OR SERVER) (2W) (WALLET? OR PURSE? OR MONEY) OR QWALLET OR EWALLET OR Q()WALLET
S2	620870	(THIRD OR THREE OR MULTI OR MULTIPLE OR MANY OR SEVERAL OR PLURAL? OR DISTINCT? OR SEPARATE? OR CATEGORI? OR SEGMENT? OR DIVID? OR SEGREGAT? OR HIERARCH?)
S3	36538	S2(5N) (STORAGE? OR MEMORY OR MEMORIES OR FILE OR FILES OR RECORD? ? OR (DATA OR INFORMATION) (3N) (STORE? ? OR COMPARTMENT? OR AREA? ?))
S4	120749	NAME? ? OR ADDRESS?? OR SOCIAL()SECURITY OR (BASIC OR STAT-IC OR IDENTIF?) (2W) (INFORMATION OR DATA OR MATERIAL)
S5	5786	(DYNAMIC? OR BILLING OR PAYMENT? OR LOAN OR PRIVATE OR ACCOUNT OR CREDIT) (3N) (DATA OR INFORMATION OR HISTOR? OR PROFILE-?)
S6	2896	(MINE? ? OR DEMOGRAPHIC? OR MARKETING OR SURVEY? OR POLL OR POLLS OR QUESTION?) (3N) (INFORMATION OR DATA OR ANSWER?)
S7	4636	S6 OR (CONSUMER? OR CUSTOMER? OR SHOPPER? OR BUYER? OR CLIENT? OR SUBSCRIBER? OR USER?) (3N) (PROFILE? OR PREFERENCE? OR -LIKES OR DISLIKES OR HABIT? OR HISTORY)
S8	23	S1(S)S3
S9	2	S1(S)S4(S)S5(S)S7
S10	1	S9 NOT S8
S11	32	AU=(PALTENGHE C? OR MAMDANI A? OR TAKATA M? OR HUDDLESTON -G?)
S12	6	S11 AND S1
S13	4	S12 NOT (S8 OR S9)
?		

8/3,K/1 (Item 1 from file: 348)  
DIALOG(R)File 348:European Patents  
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01093741

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**Multi-memory technology smart card personal banking system**

**Personliches Überweisungssystem mittels Chipkarten mit mehrfachiger Speicher**

**Système bancaire personnel a l'aide de cartes a puce a memoires multiples**

PATENT ASSIGNEE:

Citicorp Development Center, Inc., (1175292), 12731 W. Jefferson  
Boulevard, Los Angeles, California 90066, (US), (Applicant designated  
States: all)

INVENTOR:

Kawan, Joseph C., 2034 Paramount Drive, Hollywood CA 90068, (US)

LEGAL REPRESENTATIVE:

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40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 961241 A2 991201 (Basic)

APPLICATION (CC, No, Date): EP 99200969 990330;

PRIORITY (CC, No, Date): US 79804 P 980330; US 280089 990329

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-007/10

ABSTRACT WORD COUNT: 142

NOTE:

Figure number on first page: 5

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9948	1388
SPEC A	(English)	9948	4563
Total word count - document A			5951
Total word count - document B			0
Total word count - documents A + B			5951

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...SPECIFICATION and personal data on a single card.

#### SUMMARY OF THE INVENTION

According to the present invention, a system and use for personal banking with a **multi -memory** technology smart card is disclosed. The present invention provides a system for using a card having sufficient memory capability to perform everyday transactions using **electronic purses**, as well as storing personal information, account information, medical information, etc. The card preferably comprises an optical stripe memory integrated with a smart card integrated...

...the optical stripe is used for storing large amounts of information. Thus, the system of the present invention allows a customer to rely on the **multi -memory** technology card for storing and manipulating data and performing transactions.

It is an advantage of the present invention to provide a method of using a...12 is relatively limited in its storage capacity compared to the large capacity memory 13, the chip memory is still capable of performing as an **electronic purse** 35 that can be used to store cash value for use in cash transactions. For example, the chip memory 12 may contain an **electronic purse** 35 that can be used to make purchases at businesses in the same manner that a credit card or ATM (Automated Teller Machine) card would...

...terminal (described below) that is off-line or on-line including over the Internet. An advantage of the present invention is the ability of the **multi -memory** technology card to utilize the internal security

mechanism found in the encryption application 20 of the chip memory 12 to protect communications in any one or all of the **memories** of the **multi-memory** technology card 10.

The encrypted communications 30 in the memories may be accessed, manipulated and stored by using any of a variety of input terminals... high net worth such as "\$\$\$" or some other established sign. Additionally, or in lieu thereof, the encrypted communication 30 indicating high net worth includes an **electronic purse** 35, showing available cash value, a letter of credit 32 certifying available credit value, or an account hold message. An encrypted communication 30 indicating an...

...the advance and any fees. Further, it may be advantageous to have encrypted communications 30 indicating the identity of an individual attempting to use a **multi-memory** technology card 10, prior to reaching the encrypted communications 30 indicating high net worth.

In an embodiment of the present invention a high value individual...

**8/3,K/2 (Item 2 from file: 348)**

DIALOG(R)File 348:European Patents

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01081021

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**System and method for securely storing electronic data**

**System und Verfahren zum gesicherten Speichern von elektronischen Daten**

**Systeme et methode pour le stockage securise de donnees electroniques**

PATENT ASSIGNEE:

Citicorp Development Center, Inc., (1175292), 12731 W. Jefferson

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States: all)

INVENTOR:

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Ezrol, Lisa, 525 East, 72nd Street, Apt.42A, New york, NY 10021, (US)

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Takata, Micho, Melvin, 855 Paseo Del Robledo, Thousand Oaks, CA 91360, (US)

LEGAL REPRESENTATIVE:

Hynell, Magnus (23172), Hynell Patenttjanst AB, Patron Carls vag 2, 683 40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 950972 A2 991020 (Basic)

APPLICATION (CC, No, Date): EP 99201126 990414;

PRIORITY (CC, No, Date): US 81748 P 980414; US 190993 981112

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 139

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9942	2272
SPEC A	(English)	9942	3828
Total word count - document A			6100
Total word count - document B			0
Total word count - documents A + B			6100

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...ABSTRACT A2

A system and method for securely storing data provides for storing, managing, and updating an owner's secret data and for accessing the

**stored data** by a trusted **third** party upon the occurrence of an event, such as the death of the owner. The system and method makes use of application software, such as a **virtual wallet** running at least in part on the server of a trusted third party and with a virtual executor function and a virtual archivist function. The...

...the owner's secret device for accessing the stored data. Upon verification of the occurrence of the event, the virtual executor provides access to the **stored data** using the trusted **third** party's access aspect. The virtual archivist function automatically updates technologies related to the stored data.

...SPECIFICATION of the present invention, an embodiment of the present invention provides a system and method for securely storing, managing and updating an owner's secret **data** and accessing the **stored data** by a trusted **third** party upon the occurrence of an event, such as the death of the owner. An embodiment of the present invention makes use of application software, such as a **virtual wallet** application running, for example, at least in part on the owner's personal computer and at least in part on a wallet server of a trusted third party, such as a bank or similar financial institution. The **virtual wallet** application also includes, for example, a virtual executor function and a virtual archivist function.

In an embodiment of the present invention, data is stored for...which is illustrated in the accompanying drawings, the present invention provides a system and method for securely storing, updating and managing an owner's electronic **data** and accessing the **stored data** by a trusted **third** party upon the occurrence of an event, such as the death or incompetence of the owner. Fig. 1 shows schematically an overview of key components...

...components, for an embodiment of the present invention. The system for an embodiment of the present invention makes use of application software, such as a **virtual wallet**, which resides, for example, on one or both of the PC 2 of the owner 4 and a server 6 of a financial institution 8...

8/3,K/3 (Item 3 from file: 348)

DIALOG(R)File 348:European Patents

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01069095

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**Electronic wallet**

**Elektronische Geldbörse**

**Portefeuille électronique**

PATENT ASSIGNEE:

MOTOROLA, INC., (205770), 1303 East Algonquin Road, Schaumburg, IL 60196,  
(US), (Applicant designated States: all)

INVENTOR:

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Wright, Jim, 10140 NW 43 Street, Coral Springs, Florida 33065, (US)

Finkelstein, Louis, 1698 W Ottawa Ct., Wheeling, IL 600690, (US)

Puhl, Larry, 6 Plum Ct, Sleepy Hollow, IL 60118, (US)

LEGAL REPRESENTATIVE:

Morgan, Marc et al (74603), Motorola European Intellectual Property  
Operations, Midpoint, Alencon Link, Basingstoke, Hampshire RG21 7PL,  
(GB)

PATENT (CC, No, Kind, Date): EP 940760 A1 990908 (Basic)

APPLICATION (CC, No, Date): EP 99110343 911007;

PRIORITY (CC, No, Date): US 632714 901214

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 564469 (EP 91920125)

INTERNATIONAL PATENT CLASS: G06F-015/16; G06K-001/14; G06F-015/02;

G07F-007/10

ABSTRACT WORD COUNT: 51

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9936	866
SPEC A	(English)	9936	9028
Total word count - document A			9894
Total word count - document B			0
Total word count - documents A + B			9894

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...SPECIFICATION a recovered information signal comprising address information) with a predetermined address stored in the selective call receiver's non-volatile memory 207. The non-volatile **memory** 207 typically includes a **plurality** of registers for storing a plurality of configuration words that characterize the operation of the selective call receiver 200 and the **electronic wallet** 100. In determining the selection of the selective call receiver 200, a correlation is performed between a predetermined address associated with the selective call receiver...

**8/3,K/4 (Item 4 from file: 348)**

DIALOG(R)File 348:European Patents

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01068927

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**Electronic money processing**

**Verarbeitung von elektronischem Geld**

**Traitement de monnaie electronique**

PATENT ASSIGNEE:

Hitachi, Ltd., (204145), 6 Kanda Surugadai 4-chome, Chiyoda-ku, Tokyo  
101-8010, (JP), (Applicant designated States: all)

INVENTOR:

Ito, Atsushi, 7-2-701, Nakane-2-chome, Meguro-ku, Tokyo, (JP)  
Hiroya, Masaaki, 1155-6-206, Ichigaocho, Aoba-ku, Yokohama-shi, (JP)  
Teramura, Takeshi, 40-1-N239, Utsukushigaokanishi-2-chome, Aoba-ku,  
Yokohama-shi, (JP)  
Muramatsu, Akira, 474-1-3-403, Hisasue, Takatsu-ku, Kawasaki-shi, (JP)  
Kawatsura, Yoshiaki, 50-21-216, Fujigaoka-1-chome, Aoba-ku, Yokohama-shi,  
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LEGAL REPRESENTATIVE:

Strehl Schubel-Hopf & Partner (100941), Maximilianstrasse 54, 80538  
Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 940784 A2 990908 (Basic)

APPLICATION (CC, No, Date): EP 99103809 990226;

PRIORITY (CC, No, Date): JP 9867896 980303

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-019/00; G07F-007/08

ABSTRACT WORD COUNT: 230

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9936	1008
SPEC A	(English)	9936	3723
Total word count - document A			4731
Total word count - document B			0
Total word count - documents A + B			4731

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...ABSTRACT A2

An **electronic money** storage apparatus includes that an amount of remittance  $p$  is determined on a remitting side (1100) and a receiving side (1200; 2101, 2201). A remitting...

...be stored in a transaction fee storage area (2102). The remitting apparatus obtains a sum of  $p$  and  $x$ , i.e.,  $p + x$  from an **electronic money storage** area (1131; 2103), **divides** the sum into an amount  $y$  to be stored on the remitting side and an amount remained  $p + x - y$ , stores  $y$  in a transaction...

...to be stored on the receiving side and  $p - z$  (2204), stores  $u$  in a transaction fee storage area (1232; 2206), and stores remaining **electronic money**  $p - z$  in an **electronic money** storage area (1231; 2205), thereby the transaction fee can be collected while retaining anonymity between the remitter and the receiver and usability of **electronic money** in the processing of **electronic money** by use of an IC card or the like.

...SPECIFICATION  $y$  to be stored in the first electronic storage apparatus, obtains an amount of  $p + x$  ( $p$  indicating an amount to be remitted) from the **electronic money** storage means of the first **electronic money storage** apparatus, **divides** the **electronic money** thus obtained into the amount of  $y$  calculated and an amount of  $p + x - y$ , stores  $y$  in the storage means, and transmits  $p + x - y$  via the data transfer unit to the second **electronic money** storage apparatus.

The second electronic storage apparatus calculates a transaction fee  $u$  to be stored in the second electronic money storage apparatus, receives the electronic...

...and the transaction fee.

The arithmetic processing unit 1120 includes a transaction fee calculating unit 1121, an electronic money delivering unit 1122, a transaction fee **storage** unit 1123, an **electronic money dividing** unit 1124, and an **electronic money** remitting unit 1125.

The storage 1130 includes an electronic money storage area 1131 to store therein electronic money and a transaction fee storage area 1132...

...data transfer unit 1300.

The arithmetic processing unit 1220 includes a transaction fee calculating unit 1221, an electronic money storage unit 1222, a transaction fee **storage** unit 1223, an **electronic money dividing** unit 1224, and an **electronic money** receiving unit 1225.

Subsequently, operation of each section of Fig 1 will be described by referring to the flowchart of Fig. 2.

First, the ...transaction fee collecting function, the arithmetic processing unit 1120 may not include the transaction calculating unit 1121, the transaction fee storage unit 1123, and the **electronic money dividing** unit 1124, and the **storage** (1130) may not include the transaction fee storage area 1132.

Next, the receiver's apparatus 1200 receives, by the electronic money receiving unit 1225, electronic...

...the electronic money storage unit 1222, the received amount  $p + x - y$  in the electronic money storage area 1231 (step 5205).

In the receiver's **electronic money** storage apparatus 1200, the arithmetic processing unit 1220 does not include the transaction fee collecting unit 1221, the transaction fee storage unit 1223, and the **electronic money dividing** unit 1224 and the **storage** 1230 does not include the transaction fee storage area 1232.

As above, even when only one of the communicating electronic money storage apparatuses includes the...

...CLAIMS therein electronic money; and

a data transfer unit (1300) for connecting the first electronic storage apparatus to the second electronic storage apparatus, wherein:  
the first **electronic money** storage apparatus calculates an amount  $x$

of remitter's transaction fee and a transaction fee  $y$  to be stored in the first **electronic money** storage apparatus (1100), obtains an amount of  $p + x$  ( $p$  indicating an amount to be remitted) from the memory means of the first **electronic money storage** apparatus (1100), **divides** the **electronic money** thus obtained into the amount of  $y$  calculated and an amount of  $p + x - y$  (2104), stores  $y$  in the memory means (2105), and transmits  $p + x - y$  via the data transfer unit to the second **electronic money** storage apparatus (1200); and wherein

the second electronic money storage apparatus calculates a transaction fee  $u$  to be stored in the second electronic money storage...

...to be stored in the first electronic storage apparatus (1100), obtains an amount of  $p + x$  ( $p$  indicating an amount to be remitted) from the **electronic money** storage means of the first **electronic money storage** apparatus (1100), **divides** the **electronic money** thus obtained into the amount of  $y$  calculated and an amount of  $p + x - y$  (2104), stores  $y$  in the memory means (2105), and transmits  $p + x - y$  via the data transfer unit to the second **electronic money** storage apparatus (1200).

5. A system for transferring electronic money, comprising:  
a first electronic money storage apparatus (1100) on an electronic money remitting side including...

...1121) for calculating an amount remitter's transaction fee and a transaction fee to be stored in the electronic storage apparatus;  
means (1122) for obtaining **electronic money** having an amount including an amount to be remitted and the remitter's transaction fee from the **electronic money storage** means;  
means (1124) for **dividing** the **electronic money** thus obtained into the amount to be remitted and the amount of transaction fee to be stored;  
means (1123) for storing in the storage means...

8/3,K/5 (Item 5 from file: 348)

DIALOG(R)File 348:European Patents

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01043046

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**Electronic money safe**

**Tresorschrank fur elektronisches Geld**

**Coffre-fort pour monnaie electronique**

PATENT ASSIGNEE:

FUJITSU LIMITED, (211463), 1-1, Kamikodanaka 4-chome, Nakahara-ku, Kawasaki-shi, Kanagawa 211-8588, (JP), (Applicant designated States: all)

INVENTOR:

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Hashimoto, Shigeru, c/o Fujitsu Limited, 1-1, Kamikodanaka 4-chome, Nakahara-ku, Kawasaki-shi, Kanagawa 211-8588, (JP)

LEGAL REPRESENTATIVE:

Joly, Jean-Jacques et al (39741), Cabinet Beau de Lomenie 158, rue de l'Universite, 75340 Paris Cedex 07, (FR)

PATENT (CC, No, Kind, Date): EP 923057 A2 990616 (Basic)  
EP 923057 A3 991229

APPLICATION (CC, No, Date): EP 98401856 980721;

PRIORITY (CC, No, Date): JP 97335267 971205

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-007/10

ABSTRACT WORD COUNT: 131

NOTE:

Figure number on first page: 1



LANGUAGE (Publication,Procedural,Application): English; English; English

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CLAIMS A	(English)	9924	1210
SPEC A	(English)	9924	8142
Total word count - document A			9352
Total word count - document B			0
Total word count - documents A + B			9352

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...ABSTRACT A2

In a non-volatile **memory** are arranged a **plurality** of IC card **storage** units corresponding to a **plurality** of IC cards (32) each storing therein an **electronic money** representing the value of currency in the form of electronic information. A command control unit executes concurrently commands imparted to the **plurality** of IC card **storage** units (10) arranged in the non-volatile memory to logically implement a control function of the plurality of IC cards. In addition, upon a receipt...

...concurrently communication paths corresponding in numbers to the commands and associated with the command control unit to logically implement a function of communication with the **plurality** of IC card **storage** units.

...SPECIFICATION provided an electronic money safe capable of simply dealing with a change in cryptographic processing and capable of fully ensuring a reliability and durability.

The **electronic money** safe of the present invention comprises a non-volatile memory, a command control unit and a communication control unit. In the non-volatile **memory** are arranged a **plurality** of IC card **storage** units corresponding to a **plurality** of IC cards storing therein **electronic money** representative of a currency value in the form of electronic information. The command control unit executes concurrently commands imparted to the **plurality** of IC card **storage** units arranged in the non-volatile memory to thereby logically implement a function of control of a plurality of IC cards. Upon a receipt of...

...memory in this manner, an easy change is achieved in the case of change in cryptographic processing for use in securing the security of the **electronic money**, without any need for a replacement work of a multiplicity of physical IC cards.

The non-volatile memory is comprised of a memory backed up...4801 and 48-2 for LAN.

Fig. 4 illustrates a circuit block of the tray 12-1 representative of the seven trays stored in the **electronic money** safe 10 of Fig. 3. The tray 12-1 includes dualized communication control units 50-1 and 50-2 and tripled value control units 60...parameter (k) it performs a conversion from 1028-bit data x to data y on the basis of This cryptographic processing prevents duplication of the **electronic money** and so forth. Naturally, it is also possible for the cryptographic processing circuit 80-1 to deal with other cryptographic processing such as an elliptic...

...software of the CPU 62-1 to solely perform the cryptographic processing without using a specific circuit as the cryptographic processing circuit 80-1. Encrypted **electronic money** information, transaction log, error information, etc., are stored in the RAM 70-1 functioning as a non-volatile memory with the backup of the battery 74-1. As regards the **electronic money** information stored in the SRAM 68-1, arranged in the memory area are logic IC card storage units corresponding in numbers to the IC cards...

...60-1, for example, 32 logic IC card storage units corresponding to 32 logic IC cards. In this manner, the RAM 70-1 having a **plurality** of card **storage** units for logic IC cards stored therein makes use of a static RAM (SRAM) based on C-MOS technology, so that even though a power supply to the **electronic money** safe 10 has been shut down, only a very

minute current is needed to hold the contents of memory, thereby ensuring the holding of the...

CLAIMS 1. A safe for keeping electronic money representing a currency value in the form of electronic information, said safe comprising:  
a non-volatile **memory** having therein arranged a **plurality** of IC card **storage** units corresponding to **storage** units of a **plurality** of IC cards storing said **electronic money** ;  
a command control unit for executing concurrently commands imparted to said plurality of IC card storage units arranged in said non-volatile memory to thereby...

8/3,K/6 (Item 6 from file: 348)

DIALOG(R)File 348:European Patents

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01030324

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**MOBILE ELECTRONIC COMMERCE SYSTEM**

**MOBILES ELEKTRONISCHES HANDELSYSTEM**

**SYSTEME DE COMMERCE ELECTRONIQUE MOBILE**

PATENT ASSIGNEE:

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PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)  
WO 9909502 990225

APPLICATION (CC, No, Date): EP 98937807 980813; WO 98JP3608 980813

PRIORITY (CC, No, Date): JP 97230564 970813

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 150

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Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; Japanese

FULLTEXT AVAILABILITY:

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CLAIMS A	(English)	9942	17239
SPEC A	(English)	9942	160346
Total word count - document A			177585
Total word count - document B			0
Total word count - documents A + B			177585

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...CLAIMS second storage means for storing said data processed by said central processing unit, and an electronic negotiable card received through said wireless communication means; and

**third storage** means for storing identification information and authorization information for the user of said **electronic wallet** ,

wherein for carrying, said **third storage** means is detachable from said **electronic wallet** ,

wherein, when said **third storage** means is removed from said **electronic wallet** , said electronic negotiable card stored in said second storage means is erased, and

wherein, when said **third storage** means is attached to said **electronic wallet** , said **electronic wallet** communicates with said service providing means via said wireless communication means,

and receives said electronic negotiable card that said user of said **electronic wallet** owns and stores said electronic negotiable card in said second storage means.

156. An electronic wallet, used for a mobile electronic commerce system for paying...

...display means for displaying data processed by said central processing unit;

second storage means for storing said data processed by said central processing unit; and

**third storage** means for storing an electronic negotiable card received via said wireless communication means,

wherein for carrying, said **third storage** means is detachable from said **electronic wallet**.

157. An electronic wallet, used for a mobile electronic commerce system for paying, via wireless communication means, a required amount from said electronic wallet that...

8/3,K/7 (Item 7 from file: 348)

DIALOG(R) File 348: European Patents

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**Distributed network based electronic wallet**

**Verteilte netzwerkbasierte elektronische Geldbörse**

**Portemonnaie électronique reparti base sur un reseau**

PATENT ASSIGNEE:

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PATENT (CC, No, Kind, Date): EP 917119 A2 990519 (Basic)

APPLICATION (CC, No, Date): EP 98203747 981109;

PRIORITY (CC, No, Date): US 65291 P 971112; US 81748 P 980414

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: G07F-019/00; G06F-017/60;

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FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9920	683
SPEC A	(English)	9920	8988
Total word count - document A			9671
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Total word count - documents A + B			9671

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...ABSTRACT A2

A system, in which information is the primary asset and in which investments may be made in **information**, includes **multiple data stores** for storing different types of a user's information. The safe,

secure and properly authorized transfer of information while preserving individual privacy is provided. The...

...information. A first data store includes static identification data about a user. A second data store includes moderately dynamic personal data about the user. A **third data store** includes dynamic demographic **information** data about the user. An **electronic wallet** can be used with the system to download selected portions of the data for use by the user. A method of use of the data...

...SPECIFICATION in the system; and

FIG. 14 illustrates a wallet and application access scheme.

#### DETAILED DESCRIPTION

The information banking system which includes a distributed network based **electronic wallet** provides a means for consumers to interface with both the information bank and third-party providers of goods, services or information who are referred to...

...secure manner well known in the art through appropriate encryption. The information bank 23 can be made up of a conventional server with appropriate data **storage**. Within the data **storage**, **separate files** or accounts can be defined as will be readily apparent to those of ordinary skill in the art. Communications between the server and other users...

...CLAIMS means comprises a computer terminal connectable to said server via a network.

4. A system according to claim 2 wherein said access means comprises an **electronic wallet** having said first data store duplicatively stored therein, portions of said second **data store** and portions of said **third data store** stored therein.

5. A system according to claim 1 further comprising authorizing means for allowing selected users access to and use of dynamic personal information data...

...A method as in claim 1 further comprising duplicating the data in the first data store, and portions of the data in the second and **third data stores**, on an **electronic wallet**.

14. A method as in claim 1 further comprising making data about selected users in the third data store available on an anonymous basis to...

8/3,K/8 (Item 8 from file: 348)

DIALOG(R) File 348:European Patents

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01015280

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**Electronic money management and possession system and method and apparatus and means therefore**

**System und Verfahren zum Verwalten und Besitzen von elektronischem Geld und Vorrichtung und Mittel dazu**

**Systeme et methode de gestion et de possession de monnaie electronique, et le dispositif et les moyens pour l'application desdits**

PATENT ASSIGNEE:

FUJITSU LIMITED, (211463), 1-1, Kamikodanaka 4-chome, Nakahara-ku, Kawasaki-shi, Kanagawa 211-8588, (JP), (applicant designated states: AT;BE;CH;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

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PATENT (CC, No, Kind, Date): EP 910052 A2 990421 (Basic)  
APPLICATION (CC, No, Date): EP 98400752 980331;  
PRIORITY (CC, No, Date): JP 97284123 971016  
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;  
MC; NL; PT; SE  
INTERNATIONAL PATENT CLASS: G07F-007/08;  
ABSTRACT WORD COUNT: 170

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CLAIMS A	(English)	9916	1356
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Total word count - document A			12123
Total word count - document B			0
Total word count - documents A + B			12123

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#### ...ABSTRACT A2

The **electronic money** managing and possessing apparatus includes a medium (500) for holding an **electronic money** defined as an electronic symbol of currency in a required storage (300) so as to be rewritten when currency of a single kind is used. An **electronic money** distribution and storage control unit (100) is provided for setting a **plurality of storage** areas (301) defined according to individual purposes in the storage (300) of the medium (500) and distributing and storing the **electronic money** in the **plurality of storage** areas (301) according to purposes as instructed and **electronic money** payment executing unit (200). The control unit (100) can thereby allow to specify, regarding the **electronic money** possessed in the medium (500), a desired storage area (301) and executing payment with the **electronic money** stored in this specified storage area (301). Even if currency of only a single kind is used, **electronic money** can be classified and managed according to various purposes. Accordingly, the degree of convenience can be increased for using **electronic money**.

...SPECIFICATION programs to be read by a computer. Based on these programs, the computer can execute a procedure for managing electronic money for various purposes.

The **electronic money** managing and possessing apparatus includes a medium for holding **electronic money** defined as an electronic symbol of currency in a required storage so as to be rewritten regarding currency of a single kind, **electronic money** distribution and **storage** control means for setting a **plurality of storage** areas defined according to individual purposes in the storage of the medium and distributing and storing **electronic money** in the **plurality of storage** areas according to purposes as instructed, and **electronic money** payment executing means for specifying, regarding **electronic money** possessed in the medium, a desired storage area and executing payment by using the **electronic money** stored in the specified storage area.

In the electronic money managing and possessing apparatus, the electronic money distribution and storage control means can include, for ...

...for specifying a desired storage area and storing means for storing the electronic money in the storage area specified by the specifying means.

In the **electronic money** managing and possessing apparatus, the **electronic money** distribution and storage control means can include, for moving **electronic money** possessed in the medium among the **plurality of storage** areas, specifying means for specifying at least one of a storage area as a transfer origin and a storage area as a transfer destination, and moving means for moving the **electronic money** from the storage area as a transfer origin to the storage area as a transfer destination specified by the specifying means.

In the electronic money...electronic money distribution and storage

control means and the electronic money payment executing means to write and read electronic money from the storage area.

The **electronic money** managing and possessing method of the present invention enables **electronic money** to be possessed in a medium by distributing and storing **electronic money** in a **plurality** of **storage** areas according to purposes as instructed, the **plurality** of **storage** areas being defined according to individual purposes in the storing unit of the medium which can hold the **electronic money** defined as an electronic symbol of currency in the required storage so as to be rewritten when currency of a single kind is used.

In...

...money in the medium, a desired storage area may be specified and the electronic money may be stored in this specified storage area.

In the **electronic money** managing and possessing method, for moving the **electronic money** possessed in the medium among the **plurality** of **storage** areas, at least one of a storage area as a transfer origin and a storage area as a transfer destination may be specified and then the **electronic money** may be moved from the storage area as a transfer origin to the storage area as a transfer destination.

In the electronic money managing and...

...the amount of the shortage may be stored in the specified storage area and then the shortage may be settled.

The medium included in the **electronic money** managing and possessing apparatus of the present invention can hold **electronic money** defined as an electronic symbol of currency in a required storage so as to be rewritten. In the **storage** of this medium, a **plurality** of **storage** areas defined according to individual purposes are set when currency of a single kind is used. **Electronic money** is distributed and stored in the **plurality** of **storage** areas according to purposes as instructed.

Furthermore, the present invention provides a recording medium for recording **electronic money** management and possession programs to be read by a computer. This recording medium records **electronic money** management and possession programs for causing the computer to execute an **electronic money** distribution and storage control procedure for distributing and storing **electronic money** defined as an electronic symbol of currency in a **plurality** of **storage** areas according to purposes as instructed, the **plurality** of **storage** areas being defined according to individual purposes in the storage of a medium for holding **electronic money** in the required storage so as to be rewritten when currency of a single kind is used, and an **electronic money** payment executing procedure for specifying, regarding **electronic money** possessed in the medium, a desired storage area and executing payment by using **electronic money** stored in this specified storage area.

With the apparatus and the method for managing and possessing **electronic money**, the management and possession medium, and the recording medium for recording **electronic money** management and possession programs to be read by a computer, which are all provided by the present invention, **electronic money** can be classified and managed according to purposes, even if currency of only a single kind is used, by distributing and storing the **electronic money** in the **plurality** of **storage** areas according to purposes as instructed regarding currency of a single kind and executing payment by using the **electronic money** stored in the desired storage area. Accordingly, we can use **electronic money** feeling as if we are using cash divided ...of calculation performed in the MPU 2, and includes a programmable ROM (PROM).

In other words, the data memory 3 has a function for storing **electronic money**. Specifically, as described in detail later, in the data memory 3, in order to classify and store **electronic money** according to various purposes when currency of a single kind is used, a **plurality** of **storage** areas are formed for storing **electronic money** based on purposes.

...single kind is used.

The storing unit 310 and the storage areas 301 will be described later in detail by referring to FIG. 8.

The **electronic money** distribution and **storage** control unit 100 sets a **plurality** of **storage** areas 301 defined according to individual

purposes in the storage 300 and distributes and stores **electronic money** in the **plurality** of **storage** areas 301 based on purposes as instructed. In other words, the control unit 100 functions as **electronic money** distribution and storage control means. This **electronic money** distribution and storage control unit 100 is equivalent to the MPU 2 shown in FIG. 2.

Specifically, the electronic money distribution and storage control unit...

...specifying a storage area 301 according to the use of the electronic money.

The storage area specifying unit 101 also functions, as described later, when **electronic money** possessed in the **storage** 300 is moved among the **plurality** of **storage** areas 301, as specifying means for specifying at least one of a storage area 301 as an **electronic money** transfer origin and a storage area 301 as an **electronic money** transfer destination (in the embodiment of the present invention, the storage area 301 as an **electronic money** transfer destination is specified).

The storage processing unit 102 functions, when electronic money is read from the foregoing external device and received and stored in...

...for storing the electronic money in the storage area 301 specified by the storage area specifying unit 101.

The movement processing unit 103 functions, when **electronic money** possessed in the **storage** 300 is transferred among the **plurality** of **storage** areas 301, as moving means for moving the **electronic money** from the storage area 301 as an **electronic money** transfer origin specified by the storage area specifying unit 101 to the storage area 301 as an **electronic money** transfer destination.

In the IC card 1000 of the embodiment, when payment is executed by using electronic money possessed in the storage 300 and if...

...to the control unit 21 shown in FIG. 2. The settling unit 104 is equivalent to the operation unit 22 shown in FIG. 2.

The **electronic money** payment executing unit 200 specifies, regarding **electronic money** stored in the storage 300, a desired **storage** area 301 among the **plurality** of **storage** areas 301 and executes payment by using **electronic money** stored in the specified storage area 301. In other words, the executing unit 200 functions as **electronic money** payment executing means. The **electronic money** payment executing unit 200 is equivalent to the MPU 2 shown in FIG. 2.

Specifically, the electronic money payment executing unit 200 includes a storage...

...equivalent to the control unit 21 shown in FIG. 2.

It can thus be understood that the IC card 1000 is a medium for holding **electronic money** defined as an electronic symbol of currency so as to be rewritten in the required storage 300. In the **storage** 300 of the medium, a **plurality** of **storage** areas 301 defined according to individual purposes are set when currency of a single kind is used.

**Electronic money** is then distributed and stored in the **plurality** of **storage** areas 301 according to purposes as instructed.

To further describe the foregoing storing unit 310 and the storage area 301, specifically, in the storage 300...and starting execution of these programs in the MPU 2 (specifically, by the control unit 21 and the operation unit 22) (see FIG. 2).

The **electronic money** management and possession programs are used to cause the computer to execute an **electronic money** distribution and storage control procedure for distributing and storing **electronic money** in a **plurality** of **storage** areas 301 according to purposes as instructed, the **plurality** of **storage** areas 301 being defined according to individual purposes in a required storage 300 of a medium 500 for holding the **electronic money** so as to be rewritten, and to execute an **electronic money** payment executing procedure for specifying, regarding the **electronic money** possessed in the medium 500, a desired storage area 301 and executing payment with **electronic money** stored in the specified storage area 301.

The electronic money management and possession programs are recorded in, for example a not shown CD-ROM. These...

...1000 feeling as if using cash.

(2) Electronic purse

Referring to FIG. 4 which is a typical view, there is shown an appearance of an **electronic purse**. As shown in FIG. 4, this **electronic purse** denoted by a reference numeral 800 includes a display panel 801, an operation unit 802 and a not shown data **memory**. This data **memory** includes a **plurality** of pockets 301 like those shown in FIGS. 8 and 9. **Electronic money** can be recorded in these pockets.

The IC card 1000 can be inserted and connected to the electronic purse 800. By inserting the IC card...

...of Electronic Money Managing and Possessing Apparatus of the Embodiment of the Present Invention

(b1) Operation of electronic money managing and possessing apparatus

In the **electronic money** managing and possessing apparatus 10 of the embodiment of the present invention, which is constructed in the manner described above in the sub-section (a1), the **electronic money** distribution and storage control unit 100 distributes and stores **electronic money** in the **plurality** of pockets (**storage areas**) 301 according to purposes as instructed, the **plurality** of pockets 301 being defined according to individual purposes in the storage 300 in the medium 500 (IC card 1000 in the embodiment). The **electronic money** payment executing unit 200 specifies, regarding the **electronic money** possessed in the medium 500, a desired pocket (**storage area**) 301 and executes payment by using the **electronic money** stored in the specified pocket (**storage area**) 301.

Next, the functions of the electronic money managing and possessing apparatus 10 of the embodiment of the...

...CLAIMS defined as an electronic symbol of currency in a required storage (300) so as to be rewritten when currency of a single kind is used; **electronic money** distribution and storage control means (100) for setting a **plurality** of **storage areas** (301) defined according to individual purposes in said storage (300) in said medium (500) and distributing and storing said **electronic money** in said **plurality** of **storage areas** (301) according to purposes as instructed; and electronic money payment executing means (200) for specifying, regarding said electronic money possessed in said medium (500)...

...storage area (301) and storing means (102) for storing said electronic money in said storage area (301) specified by said specifying means (101).

3. An **electronic money** managing and possessing apparatus as claimed in claim 1, wherein said **electronic money** distribution and storage control means (100) includes, for moving said **electronic money** stored in said medium (500) among said **plurality** of **storage areas** (301), specifying means (101) for specifying at least one of a storage area (301) as a transfer origin and a storage area (301) as a transfer destination, and moving means (103) for moving said **electronic money** from said storage area (301) as a transfer origin to said storage area (301) as a transfer destination specified by said specifying means (101).

4...

...means (100) and said electronic money payment executing means (200) to write and read electronic money in and from said storage area (301).

9. An **electronic money** managing and possessing method, comprising the step of:

possessing **electronic money** defined as an electronic symbol of currency in a medium (500) by distributing and storing, in said medium (500) for holding said **electronic money** in a required storage (300) so as to be rewritten when currency of a single kind is



used, said **electronic money** according to purposes as instructed in a **plurality** of **storage** areas (301) defined according to individual purposes in said storage (300) in said medium (500).

10. An electronic money managing and possessing method as claimed...

...in said medium (500), a desired storage area (301) is specified and said electronic money is stored in said specified storage area (301).

12. An **electronic money** managing and possessing method as claimed in claim 9, wherein for moving said **electronic money** possessed in said medium (500) among said **plurality** of **storage** areas (301), at least one of a storage area (301) as a transfer origin and a storage area (301) as a transfer destination is specified and said **electronic money** is moved from said storage area (301) as a transfer origin to said storage area (301) as a transfer destination.

13. An electronic money managing...areas (301) defined according to individual purposes in said storage (300) of said medium (500) when currency of a single kind is used, wherein said **electronic money** is distributed and stored in said **plurality** of **storage** areas (301) according to purposes as instructed.

18. A recording medium comprising:

electronic money management and possession programs recorded therein to be read by a computer,

wherein one of said programs is provided for causing said computer to execute an **electronic money** distribution and storage control procedure for distributing and storing **electronic money** defined as an electronic symbol of currency in a **plurality** of **storage** areas (301) according to purposes as instructed, said **plurality** of **storage** areas (301) being defined according to individual purposes in a required storage (300) of a medium (500) for holding said **electronic money** so as to be rewritten when currency of a single kind is used, and another of said programs is provided for causing said computer to execute an **electronic money** payment executing procedure for specifying, regarding said **electronic money** possessed in said medium (500), a desired storage area (301) and executing payment with **electronic money** stored in said specified storage area (301).

8/3,K/9 (Item 9 from file: 348)

DIALOG(R)File 348:European Patents

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01006615

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**Electronic purse system having a double-structured purse, ic card applicable to the electronic purse system, ic card transaction apparatus having a double-struc**

**Elektronisches Borsensystem mit doppelstrukturierter Borse, in diesem elektronischen Borsensystem angewendete Chipkarte, Chipkartentransaktionsvorrichtung mit d**

**Systeme de porte-monnaie electronique avec porte-monnaie a structure double, carte a puce applicable au systeme de porte-monnaie electronique, dispositif pour t**

PATENT ASSIGNEE:

FUJITSU LIMITED, (211463), 1-1, Kamikodanaka 4-chome, Nakahara-ku, Kawasaki-shi, Kanagawa 211-8588, (JP), (applicant designated states: AT;BE;CH;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

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PATENT (CC, No, Kind, Date): EP 907154 A2 990407 (Basic)

APPLICATION (CC, No, Date): EP 98400659 980320;  
PRIORITY (CC, No, Date): JP 97268891 971001  
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;  
MC; NL; PT; SE  
INTERNATIONAL PATENT CLASS: G07F-007/08;  
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CLAIMS A	(English)	9914	1417
SPEC A	(English)	9914	18717
Total word count - document A			20134
Total word count - document B			0
Total word count - documents A + B			20134

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...SPECIFICATION be allowed when identification information and a code number corresponding to registered information are received from the device in the user's side.

In the **electronic purse** system having a double-structured purse according to the present invention, identification information indicating the device in the user's side subjected to addition and an amount of added money may be **stored** as historical **information** in the **third area** of the card-formed carrier body.

In the electronic purse system having a double-structured purse according to the present invention, the card-formed carrier...be allowed when identification information and a code number corresponding to registered information are received from the device in the user's side.

In the **electronic purse** system having a double-structured purse according to the present invention, identification information indicating the device in the user's side subjected to addition and an amount of added money may be **stored** as historical **information** in the **third area** of the card-formed carrier body.

With the electronic purse system having a double-structured purse according to the present invention, it is possible to...

...CLAIMS card-formed carrier body has a program making said second area allow only the withdrawal processing stored in said second non-volatile memory.

3. An **electronic purse** system having a double-structured purse according to claim 1; wherein said card-formed carrier body has further a third area in said first non...

...a code number each allowing access to said third area registered in said third area, and a program for allowing addition or subtraction in said **third area** when identification **information** and a code number corresponding to information registered from said device in the user's side are inputted is stored in said second non-volatile memory.

4. An **electronic purse** system having a double-structured purse according to claim 3; wherein said card-formed carrier body stores in said **third area** identification **information** indicating said device in the user's side subjected to addition and an amount of added money as historical information.

5. An electronic purse system...

8/3,K/10 (Item 10 from file: 348)

DIALOG(R)File 348:European Patents

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00989882

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Card reader

Kartenleser

Lecteur de cartes

PATENT ASSIGNEE:

FUJITSU LIMITED, (211466), 1-1, Kamikodanaka 4-chome, Nakahara-ku,  
Kawasaki-shi, Kanagawa 211-8588, (JP), (Applicant designated States:  
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Hiramoto, Yoshio, c/o Fujitsu Limited, 1-1, Kamikodanaka 4-chome,  
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Asoh, Izumi, c/o Fujitsu Limited, 1-1, Kamikodanaka 4-chome, Nakahara-ku,  
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Kato, Masashi, c/o Fujitsu Limited, 1-1, Kamikodanaka 4-chome,  
Nakahara-ku, Kawasaki-shi, Kanagawa 211, (JP)

LEGAL REPRESENTATIVE:

Hitching, Peter Matthew et al (74871), Haseltine Lake & Co., Imperial  
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PATENT (CC, No, Kind, Date): EP 895205 A2 990203 (Basic)  
EP 895205 A3 991124

APPLICATION (CC, No, Date): EP 98301103 980216;

PRIORITY (CC, No, Date): JP 97206941 970731

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;  
MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-007/10; G06K-019/073; G06K-007/00

ABSTRACT WORD COUNT: 65

NOTE:

Figure number on first page: 2

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9905	556
SPEC A	(English)	9905	4385
Total word count - document A			4941
Total word count - document B			0
Total word count - documents A + B			4941

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...SPECIFICATION card 2 is inserted into the card reader 1 in a step S1 as shown in FIG.4, a step S2 selects one of the **plurality of electronic money files** stored in the IC card 2 in response to a key operation made from the input part 12, and makes a reference to the currency data of the selected **electronic money** file. In addition, in a case where an **electronic money** file which is stored in the IC card 2 and is to be accessed first by an inquiry process is preset to an **electronic money** file related to the currency of the country in which the card reader 1 is set up, for example, the step S2 automatically selects the **electronic money** file related to the currency of the preset country out of the **plurality of electronic money files** stored in the IC card 2, and makes a reference to the currency data of the selected **electronic money** file. A step S3 supplies the referred currency data to the display unit 10, and the currency data is displayed on the display unit 10...10 as shown in FIG.6, for example.

Next, a description will be given of the usage of the IC card 2 which stores a **plurality of electronic money files**. In the case of the IC card 2 which stores the **electronic money** files, each **electronic money** file is a currency file of each country, and the currency data of each **electronic money** file corresponds to the funds of the owner of the IC card 2 in the currency of each country. When using such an IC card

...

...owner from a point-of-sales (POS) terminal so as to confirm authorized use of the IC card 2. Thereafter, the currency data of the **electronic money** file stored in the IC card 2 and corresponding to the certain country is updated by reducing the currency data by an amount to be...

...when the IC card 2 is used to purchase an article, a predetermined

process is carried out with respect to the currency data of the **electronic money** file which is read from the IC card 2, and the currency data is updated depending on a result of the predetermined process. However, this...

8/3,K/11 (Item 11 from file: 348)

DIALOG(R)File 348:European Patents

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00985878

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**Information recording medium and information recording/reproducing apparatus**

**Informationsaufzeichnungsmedium und Informationsaufzeichnungs-/Wiedergabegerat**

**Support d'enregistrement d'informations et appareil d'enregistrement / de reproduction d'informations**

PATENT ASSIGNEE:

CANON KABUSHIKI KAISHA, (542361), 30-2, 3-chome, Shimomaruko, Ohta-ku, Tokyo, (JP), (Applicant designated States: all)

INVENTOR:

Inoue, Masato, Canon Kabushiki Kaisha, 30-2, Shimomaruko 3-chome, Ohta-ku, Tokyo, (JP)

Ohta, Shinichi, Canon Kabushiki Kaisha, 30-2, Shimomaruko 3-chome, Ohta-ku, Tokyo, (JP)

Ogawa, Yoshihiro, Canon Kabushiki Kaisha, 30-2, Shimomaruko 3-chome, Ohta-ku, Tokyo, (JP)

Tamura, Tomoyuki, Canon Kabushiki Kaisha, 30-2, Shimomaruko 3-chome, Ohta-ku, Tokyo, (JP)

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Tanabe, Hiroshi, Canon Kabushiki Kaisha, 30-2, Shimomaruko 3-chome, Ohta-ku, Tokyo, (JP)

LEGAL REPRESENTATIVE:

Beresford, Keith Denis Lewis et al (28273), BERESFORD & Co. High Holborn 2-5 Warwick Court, London WC1R 5DJ, (GB)

PATENT (CC, No, Kind, Date): EP 892399 A2 990120 (Basic)  
EP 892399 A3 991013

APPLICATION (CC, No, Date): EP 98305589 980714;

PRIORITY (CC, No, Date): JP 97192366 970717; JP 97318237 971119; JP 97321117 971121; JP 98139741 980521

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G11B-007/24; G06K-019/077; G06K-019/18

ABSTRACT WORD COUNT: 112

NOTE:

Figure number on first page: 2

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9903	1781
SPEC A	(English)	9903	15400
Total word count - document A			17181
Total word count - document B			0
Total word count - documents A + B			17181

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...SPECIFICATION may be transmitted from one of the coils to the other and vice versa by way of an induced electromagnetic field.

Non-contact type IC **memories** are normally classified into **three categories** of the adjacent type, the proximate type and the remote type. As international standards, ISO/IEC7816 is provided for contact type IC cards, whereas ISO...

...to be brought into contact with the corresponding recording/reproducing apparatus will be selected. If, on the other hand, the IC memory is used as **electronic money** storing the account data of the holder, the adjacent type may be a good choice for security reasons.

In view of the current status where...

8/3,K/12 (Item 12 from file: 348)

DIALOG(R)File 348:European Patents

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00977396

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**A card-type storage medium**

**Kartenformiges Speichermedium**

**Moyen de memorisation sous forme de carte**

PATENT ASSIGNEE:

FUJITSU LIMITED, (211463), 1-1, Kamikodanaka 4-chome, Nakahara-ku,  
Kawasaki-shi, Kanagawa 211-8588, (JP), (applicant designated states:  
AT;BE;CH;CY;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

Asoh, Izumi, c/o Fujitsu Limited, 1-1, Kamikodanaka 4-chome, Nakahara-ku,  
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LEGAL REPRESENTATIVE:

Joly, Jean-Jacques et al (39741), Cabinet Beau de Lomenie 158, rue de  
l'Universite, 75340 Paris Cedex 07, (FR)

PATENT (CC, No, Kind, Date): EP 886240 A2 981223 (Basic)

APPLICATION (CC, No, Date): EP 98400927 980415;

PRIORITY (CC, No, Date): JP 97160164 970617

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: G06K-019/073;

ABSTRACT WORD COUNT: 148

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9852	1068
SPEC A	(English)	9852	13235
Total word count - document A			14303
Total word count - document B			0
Total word count - documents A + B			14303

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...SPECIFICATION occurs while data is written in the file.

## 2. Description of the Related Art

In recent years, IC cards have been used as media of **electronic money**, credit cards, ID cards, self-governing body cards and so on. In order to facilitate practice use of such IC cards, it is indispensable to...

...well as security technologies for preventing rewriting of files by unauthorized persons. For this purpose, various technologies have been conventionally proposed for the protection of **files**. These technologies are roughly **divided** into two types, as described below.

A first conventional technology is that a higher-class unit accessing an IC card (writing data in the file...

8/3,K/13 (Item 13 from file: 348)

DIALOG(R)File 348:European Patents

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00968214

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**Electronic money card, electronic money receiving/paying machine, and**

electronic money card editing device

Karte für elektronisches Geld, elektronischer Geldempfängs-/bezahlautomat und Ausgabevorrichtung für Karten für elektronisches Geld

Carte à monnaie électronique, machine électronique pour la réception/paiement de monnaie, et dispositif d'émission de cartes à monnaie

PATENT ASSIGNEE:

Hitachi, Ltd., (204145), 6 Kanda Surugadai 4-chome, Chiyoda-ku, Tokyo

101-8010, (JP), (applicant designated states:

AT;BE;CH;CY;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

Hayami, Chie, 111-J406, Haruokacho Higashi, Owariasahi-shi, (JP)

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Strehl Schubel-Hopf & Partner (100941), Maximilianstrasse 54, 80538

Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 878784 A2 981118 (Basic)

APPLICATION (CC, No, Date): EP 98108178 980505;

PRIORITY (CC, No, Date): JP 97122514 970513

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;

LU; MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: G07F-007/10; G07F-019/00;

ABSTRACT WORD COUNT: 67

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9847	1281
SPEC A	(English)	9847	3968
Total word count - document A			5249
Total word count - document B			0
Total word count - documents A + B			5249

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...SPECIFICATION card can control these processes. It may be noted that each of these CPUs is termed a "control section."

According to the present invention, an **electronic money** card allows a **plurality** of users to **record** their individual usable limits and passwords of **electronic money** on a usage basis, and the **electronic money** card prohibits the use of the **electronic money** in amounts exceeding the usable limits unless the manager of the **electronic money** card who has the master password is asked to reset the aggregate amounts of **electronic money** paid to zero. As a result of the present invention, a single **electronic money** card can be shared in common among a plurality of people, and thus the invention contributes to the promotion of a planned use of the **electronic money** card among family members or in corporate organizations.

Furthermore, the electronic money stored in the electronic money card is managed on the basis of a...

CLAIMS 1. An electronic money card for transacting electronic money, comprising:

a control section (202) and a storage section (205), wherein the storage section (205) **stores data** of the **electronic money**, a **plurality** of pieces of identification data for identifying usages to be specified when the **electronic money** card is used, and usable limit data for limiting an amount of **electronic money** to be used in correspondence with each piece of identification data, and wherein the control section (202) compares a piece of identification data received from...

8/3,K/14 (Item 14 from file: 348)

DIALOG(R) File 348:European Patents

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00960468

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**Card unit processing apparatus**

**Vorrichtung zum Verarbeiten von Karten**

**Dispositif pour le traitement de cartes**

PATENT ASSIGNEE:

FUJITSU LIMITED, (211463), 1-1, Kamikodanaka 4-chome, Nakahara-ku,  
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AT;BE;CH;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

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Hashimoto, Shigeru, c/o Fujitsu Limited, 1-1, Kamikodanaka 4-chome,  
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Stebbing, Timothy Charles et al (59641), Haseltine Lake & Co., Imperial  
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PATENT (CC, No, Kind, Date): EP 872816 A2 981021 (Basic)

APPLICATION (CC, No, Date): EP 97307353 970922;

PRIORITY (CC, No, Date): JP 97101469 970418

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;  
MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: G07F-007/10; G06K-007/00;

ABSTRACT WORD COUNT: 186

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY: -

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9843	2840
SPEC A	(English)	9843	17103
Total word count - document A			19943
Total word count - document B			0
Total word count - documents A + B			19943

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...SPECIFICATION the next function. In FIG. 7, a process of judging whether the numerical value information exists or not at Step S21 is not shown.

If **plural** pieces of **electronic money information** (currency **information**) are **stored** as the value **information** in the memory 21 of the IC card 20 as shown in FIG. 9(a), for example, the MPU 12 displays a balance in the...

**8/3,K/15 (Item 15 from file: 348)**

DIALOG(R)File 348:European Patents

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00910683

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**Electronic money transaction system**

**Elektronisches Gelduberweisungssystem**

**Systeme de transactions pour fonds electroniques**

PATENT ASSIGNEE:

HITACHI, LTD., (204141), 6, Kanda Surugadai 4-chome, Chiyoda-ku, Tokyo  
101, (JP), (applicant designated states:  
AT;BE;CH;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

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Matsumoto, Kenji, Keimei-ryo, 850 Maioka-cho, Totsuka-ku, Yokohama-shi,  
Kanagawa-ken 244, (JP)

Itoh, Shigeyuki, 1-14-11 Sakurayama, Zushi-shi, Kanagawa-ken 249, (JP)

LEGAL REPRESENTATIVE:

Calderbank, Thomas Roger et al (50122), MEWBURN ELLIS York House 23  
Kingsway, London WC2B 6HP, (GB)

PATENT (CC, No, Kind, Date): EP 831438 A2 980325 (Basic)

APPLICATION (CC, No, Date): EP 97306900 970905;

PRIORITY (CC, No, Date): JP 96246498 960918

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;  
MC; NL; PT; SE  
INTERNATIONAL PATENT CLASS: G07F-019/00; G07F-007/08;  
ABSTRACT WORD COUNT: 105

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9813	1166
SPEC A	(English)	9813	6475
Total word count - document A			7641
Total word count - document B			0
Total word count - documents A + B			7641

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...SPECIFICATION is a diagram showing a construction of the payer terminal part in the third embodiment;

Fig. 11 is a diagram showing a construction of the **electronic money information store** in the **third** embodiment;

Fig. 12 is a flowchart showing the operation of the third embodiment;

Fig. 13 is a diagram showing a whole construction of the payer...

designated by the same reference numerals. In the second embodiment, a plurality of service supply equipments 24 are disposed and are controlled by a single **electronic money information store** 9. In this case, a **plurality** of the radio telephone equipments 7 are also installed and transmitting and receiving ranges are not overlapped. Each service supply equipment 24 lies within the...

...a signal that specifies one of the plurality of radio telephone equipments 7 and sends the signal specifying the radio telephone equipment 7 together with **electronic money** information to the **electronic money** information store 9. The signal is shown in Fig. 8.

Fig. 8 shows the signal sent from the portable telephone terminal 18. In Fig. 8...35, and antenna 4. For example, a telephone number is recorded as a particular number.

Fig. 11 is a diagram showing a construction of the **electronic money information store** 64 of the **third** embodiment. Components similar to those in the first embodiment are designated by the same reference numerals. In the third embodiment, a clock 76 for generating...

8/3,K/16 (Item 16 from file: 348)  
DIALOG(R)File 348:European Patents  
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00876860

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**Electronic wallet system**

**Elektronisches Borsensystem**

**Systeme de porte-monnaie electronique**

PATENT ASSIGNEE:

HITACHI, LTD., (204144), 6, Kanda Surugadai 4-chome, Chiyoda-ku, Tokyo  
100, (JP), (applicant designated states: DE;FR;GB)

INVENTOR:

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Itoh, Shigeyuki, 1-2-1107, Kyomachi-3-chome, Kawasaki-ku, Kawasaki-shi,  
(JP)

Nakano, Misuzu, 34-A-504, Shirahata Minamicho, Kanagawa-ku, Yokohama-shi,  
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Kanehira, Akira, Pakuhaimu Ikebukurohoncho 401, 12-2,  
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PATENT (CC, No, Kind, Date): EP 803830 A1 971029 (Basic)



APPLICATION (CC, No, Date): EP 96106660 960426;  
PRIORITY (CC, No, Date): EP 96106660 960426  
DESIGNATED STATES: DE; FR; GB  
INTERNATIONAL PATENT CLASS: G06K-007/06; G06K-019/073; G07F-007/10;  
ABSTRACT WORD COUNT: 182

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9710W4	2570
SPEC A	(English)	9710W4	13013
Total word count - document A			15583
Total word count - document B			0
Total word count - documents A + B			15583

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- ...CLAIMS ID number storage means, and if the IDs verified by said verification means are judged to be verifiable, said IC card is unlocked.
15. An **electronic wallet** system according to claim 13, wherein said first and second ID number **storage** means store a **plurality** of ID numbers with different priority orders.
  16. An electronic wallet system according to claim 9, further comprising means for updating an ID number of...

**8/3,K/17 (Item 17 from file: 348)**

DIALOG(R)File 348:European Patents  
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00862957

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**Electronic money system**

**Elektronisches Geldsystem**

**Systeme de monnaie electronique**

PATENT ASSIGNEE:

HITACHI, LTD., (204141), 6, Kanda Surugadai 4-chome, Chiyoda-ku, Tokyo  
101, (JP), (applicant designated states: DE;FR;GB)

INVENTOR:

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Miyamoto, Yo, 3-9-12, Shinmachi, Fuchu-shi, Tokyo, (JP)  
Furuta, Jun, 2-1-15-2-201, Honda, Kokubunji-shi, Tokyo, (JP)  
Takano, Masaki, 1-5-32, Yahatacho, Musashino-shi, Tokyo, (JP)  
Matsubara, Takashi, 2-502-105, Oonumacho, Kodaira-shi, Tokyo, (JP)  
Ohsawa, Takao, 5-9-11, Kurihara, Niiza-shi, Saitama, (JP)

LEGAL REPRESENTATIVE:

Beetz & Partner Patentanwalte (100712), Steinsdorfstrasse 10, 80538  
Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 793186 A2 970903 (Basic)  
EP 793186 A3 971217

APPLICATION (CC, No, Date): EP 97103120 970226;  
PRIORITY (CC, No, Date): JP 9642792 960229  
DESIGNATED STATES: DE; FR; GB  
INTERNATIONAL PATENT CLASS: G06F-019/00; G07F-007/08; G06F-157/00  
ABSTRACT WORD COUNT: 194

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9708W5	1375
SPEC A	(English)	9708W5	6619
Total word count - document A			7994
Total word count - document B			0
Total word count - documents A + B			7994

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...SPECIFICATION invention is constructed in such a way that the memory 103 made from an EPROM or the like, can record, during the use of the **electronic money**, detailed information of the transaction like a receipt received from a retail store, such as a supermarket. Such information of the transaction can be used at a later time in an information device, such as a personal computer, for the purpose of management of transactions, such as an electronic **record** of **categories** of expenses including household expenses, or can be recorded in the memory of an external information device, such as an **electronic wallet**, other than the IC card for **electronic money**.

The memory 103 can record the name and the telephone number of the retail store as information about the retail store, in

...CLAIMS a warning indicating said transaction is outside of an average transaction profile.

10. A personal computer which reads/writes an IC card (10) in an **electronic money** system, wherein said IC card (10) **stores data** of a **plurality** of transactions involving transfer of **electronic money**;

said personal computer (32) reads said IC card to receive said transaction details and;

said personal computer executing a program for management of expenses that...

8/3,K/18 (Item 18 from file: 348)

DIALOG(R) File 348:European Patents

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00837430

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**IC card automated transaction terminal and IC card used therein**

**Chipkartenterminal fur automatisierte Transaktionen und dafur gebrauchte Chipkarte**

**Terminal pour transactions automatisees avec carte a circuit integre et carte utilisee dans ce terminal**

PATENT ASSIGNEE:

HITACHI, LTD., (204141), 6, Kanda Surugadai 4-chome, Chiyoda-ku, Tokyo 101, (JP), (applicant designated states: DE;FR;GB)

INVENTOR:

Matsumoto, Kenji, Keimeiryo, 850, Maioka-cho, Totsuka-ku, Yokohama-shi, Kanagawa-ken, (JP)

Ito, Shigeyuki, 1-2-1107, Kyomacho 3-chome, Kawasaki-ku, Kawasaki-shi, Kanagawa-ken, (JP)

Takami, Yutaka, 221 Yoshida Apart 2, 594, Yoshida-cho, Totsuka-ku, Yokohama-shi, Kanagawa-ken, (JP)

Inoue, Masayuki, 47-23-D201, Kagetori-cho, Totsuka-ku, Yokohama-shi, Kanagawa-ken, (JP)

LEGAL REPRESENTATIVE:

Altenburg, Udo, Dipl.-Phys. et al (1268), Patent- und Rechtsanwälte, Bardehle . Pagenberg . Dost . Altenburg . Frohwitter . Geissler & Partner, Galileiplatz 1, 81679 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 775990 A2 970528 (Basic)

APPLICATION (CC, No, Date): EP 96118451 961118;

PRIORITY (CC, No, Date): JP 95302458 951121

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G07F-007/08; G07F-019/00;

ABSTRACT WORD COUNT: 124

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB97	1883
SPEC A	(English)	EPAB97	5568
Total word count - document A			7451
Total word count - document B			0
Total word count - documents A + B			7451

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

...ABSTRACT in conjunction with an IC card capable of storing a plurality of different balances relating to commercial transactions. For example, the IC card can provide **separate storage** for **electronic money** information and bonus point information. IC card reading/writing means are provided in the terminal for reading and writing such information stored in said IC card along with input means for inputting transacted sum information and information storage means for storing **electronic money** information equivalent to transacted sum information. In another embodiment, small sum and large sum balances can be separately stored on the IC card, with only...

...SPECIFICATION a customer A and addition of points by 5% in the case of a customer B.

Next, Fig. 4 is a block diagram showing an **electronic wallet** system equivalent to a second embodiment according to the present invention. This is a system for providing, a **plurality** of sum information **storage** in one IC card. These sum information storage are classified into a large sum information storage and a small sum information storage. The large sum...or more sum information storage may be provided and they may be also automatically or manually switched for payment.

In the above embodiment, payment by **electronic money** stored in the small sum information storage is switched to payment by **electronic money** stored in the large sum information **storage** by providing a **plurality** of sum information **storage** in an IC card. However, as shown in Fig. 8, only one sum information storage may be provided in an IC card and the input of personal identification numbers may be also required depending upon a withdrawn sum. However, in this case, since small sums of **electronic money** can be freely withdrawn until the balance stored in an IC card is short, the total amount of the balance stored in an IC card...

...the IC card is used unfairly. Therefore, security can be also provided by automatically requiring the input of personal identification numbers when small sums of **electronic money** are withdrawn by a fixed frequency N. Referring to Fig. 9, the details will be described below. A reference number 22 in Fig. 9 denotes...when the frequency of access to the IC card reaches a fixed frequency N.

In the above embodiments shown in Figs. 4 to 7, a **plurality** of sum information **storage** are classified into a large sum information storage and a small sum information storage, however, they may be also be classified for other purposes of...

...in a pocket A, while money used privately is stored in a pocket B, and they can be readily switched by a user in paying **electronic money**.

For example, a sum information storage dedicated to payment to a specific railroad corporation can be also provided to a plurality of sum information storage...

8/3,K/19 (Item 19 from file: 348)

DIALOG(R)File 348:European Patents

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00834439

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**VALUE TRANSFER SYSTEM**

**WERTUBERWEISUNGSSYSTEM**

**SYSTEME DE TRANSFERT DE VALEURS**

PATENT ASSIGNEE:

MONDEX INTERNATIONAL LIMITED, (2270901), 47-53 Cannon Street, London EC4M 5SQ, (GB), (applicant designated states:

AT;BE;CH;DE;DK;ES;FI;FR;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

EVERETT, David, Barrington, 31 Ashdown Avenue, Brighton, East Sussex BN2 8AH, (GB)

VINER, John, "Hydes", Woodlands Lane, Wyndlesham, Surrey GU20 6AN, (GB)

LEGAL REPRESENTATIVE:

Boydell, John Christopher et al (28571), Stevens, Hewlett & Perkins 1  
Serjeants' Inn Fleet Street, London EC4Y 1LL, (GB)

PATENT (CC, No, Kind, Date): EP 836731 A1 980422 (Basic)  
EP 836731 B1 990331  
WO 9702548 970123

APPLICATION (CC, No, Date): EP 96922117 960628; WO 96GB1564 960628

PRIORITY (CC, No, Date): GB 9513379 950630

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GR; IE; IT; LI; LU; MC;  
NL; PT; SE

INTERNATIONAL PATENT CLASS: G07F-007/10;

NOTE:

No A-document published by EPO  
LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9913	525
CLAIMS B	(German)	9913	496
CLAIMS B	(French)	9913	616
SPEC B	(English)	9913	3091
Total word count - document A			0
Total word count - document B			4728
Total word count - documents A + B			4728

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...SPECIFICATION card. The card includes a microprocessor 3, an EEPROM 4  
and a random access memory 5.

The EEPROM 4 holds an operating system which comprises **three**  
sub-systems: (a) a **file** manager; (b) a run-time executive; and (c) a  
BIOS (binary input/output system). When loaded, the operating system is  
used to load into the EEPROM an **electronic purse**, which is an  
application, namely a program with associated data files.

Figure 2 shows some of the elements of an **electronic purse** as  
schematic allocations of regions of the EEPROM. Operation of the purse is  
controlled by a program at 6 which has associated data files. For...

...10 and a set of cryptographic keys at 11. Scheme B has algorithms at 12  
and a set of cryptographic keys at 13. A crypto **file** 14 includes **three**  
single-byte fields: cut-off domain 15; migration level 16 and migrated  
flag 17.

The value of the cut-off domain byte indicates the particular...

**8/3,K/20 (Item 20 from file: 348)**

DIALOG(R)File 348:European Patents

(c) 2000 European Patent Office. All rts. reserv.

00830081

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**Secure money transfer techniques using smart cards**

**Chipkarten verwendende gesicherte Gelduberweisungstechniken**

**Techniques securisees de transfert de fonds, utilisant des cartes a circuit  
integre**

PATENT ASSIGNEE:

Lucent Technologies Inc., (2143720), 600 Mountain Avenue, Murray Hill,  
New Jersey 07974-0636, (US), (applicant designated states:  
DE;ES;FR;GB;IT)

INVENTOR:

Claus, David Michael, 7660 Brookview Lane, Indianapolis, Indiana 46250,  
(US)

LEGAL REPRESENTATIVE:

Buckley, Christopher Simon Thirsk et al (28912), Lucent Technologies, 5  
Mornington Road, Woodford Green, Essex IG8 0TU, (GB)

PATENT (CC, No, Kind, Date): EP 769767 A2 970423 (Basic)  
EP 769767 A3 990707

APPLICATION (CC, No, Date): EP 96307338 961009;

PRIORITY (CC, No, Date): US 546056 951020

DESIGNATED STATES: DE; ES; FR; GB; IT  
INTERNATIONAL PATENT CLASS: G07F-007/10; G07F-019/00;  
ABSTRACT WORD COUNT: 189

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB97	1386
SPEC A	(English)	EPAB97	9316
Total word count - document A			10702
Total word count - document B			0
Total word count - documents A + B			10702

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...CLAIMS in Claim 9 wherein the first smart card security key storage means includes means for storing a first plurality of electronic security keys and the **electronic money** vault includes security key **storage** means for storing a second **plurality** of electronic security keys;  
the security key comparison means being adapted to compare any one of said first plurality of electronic security keys with any...

8/3,K/21 (Item 21 from file: 348)  
DIALOG(R)File 348:European Patents  
(c) 2000 European Patent Office. All rts. reserv.

00752440

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**Circuit and its method of operation**  
**Schaltkreis und seine Wirkungsweise**  
**Circuit et son mode de fonctionnement**

PATENT ASSIGNEE:

MICROCHIP TECHNOLOGY INC., (1655421), 2355 West Chandler Boulevard,  
Chandler, AZ 85244, (US), (applicant designated states:  
BE;CH;DE;ES;FR;GB;IT;LI;LU;NL;PT;SE)

INVENTOR:

Bruwer, Frederick Johannes, 68 Oak Avenue, Highveld Technopark,  
Verwoerdburg, (ZA)  
Pretorius, Pieter Jacobus, 68 Oak Avenue, Highveld Technopark,  
Verwoerdburg, (ZA)  
Dippenaar, Theodor Johannes, 68 Oak Avenue, Highveld Technopark,  
Verwoerdburg, (ZA)

LEGAL REPRESENTATIVE:

Burke, Steven David et al (47741), R.G.C. Jenkins & Co. 26 Caxton Street,  
London SW1H 0RJ, (GB)

PATENT (CC, No, Kind, Date): EP 708413 A1 960424 (Basic)

APPLICATION (CC, No, Date): EP 95306977 951002;

PRIORITY (CC, No, Date): ZA 947654 940930

DESIGNATED STATES: BE; CH; DE; ES; FR; GB; IT; LI; LU; NL; PT; SE

INTERNATIONAL PATENT CLASS: G06K-019/073; G07F-007/08;

ABSTRACT WORD COUNT: 138

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB96	474
SPEC A	(English)	EPAB96	4922
Total word count - document A			5396
Total word count - document B			0
Total word count - documents A + B			5396

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

...SPECIFICATION for access control encoders operating via various communication media such as infra red, inductive coupling, RF or microwave links.

Existing smart card technology can be **divided** into **memory** based systems and more complex microprocessor based systems. These systems have been applied for different applications of **electronic money** transfer and cash cards. The need for an electronic payment medium for high volume transactions and relatively low monetary value per transaction has demanded inexpensive...

**8/3,K/22 (Item 22 from file: 348)**

DIALOG(R)File 348:European Patents

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00671692

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**A smartcard adapted for a plurality of service providers and for remote installation of same.**

**Chipkarte für eine Vielzahl von Dienstleistungsanbietern und für entfernte Aufstellung derselben.**

**Carte a circuit integre pour une pluralite de fournisseurs de service et pour une installation a distance des dits.**

PATENT ASSIGNEE:

AT&T Corp., (589370), 32 Avenue of the Americas, New York, NY 10013-2412, (US), (applicant designated states: DE;FR;GB;NL)

INVENTOR:

Mandelbaum, Richard, 15 Navajo Road, Manalapan, New Jersey 07726, (US)

Sherman, Stephen Andrew, 206 Church Street, Hackettstown, New Jersey

07840, (US)

Wetherington, Diane R., 28 Woodland Road, Bernardsville, New Jersey 07924

, (US)

LEGAL REPRESENTATIVE:

Buckley, Christopher Simon Thirsk et al (28912), AT&T (UK) LTD., AT&T

Intellectual Property Division, 5 Mornington Road, Woodford Green,

Essex IG8 0TU, (GB)

PATENT (CC, No, Kind, Date): EP 644513 A2 950322 (Basic)

APPLICATION (CC, No, Date): EP 94306564 940907;

PRIORITY (CC, No, Date): US 122631 930917

DESIGNATED STATES: DE; FR; GB; NL

INTERNATIONAL PATENT CLASS: G07F-007/10;

ABSTRACT WORD COUNT: 236

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS A	(English)	EPAB95	876
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SPEC A	(English)	EPAB95	8160
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Total word count - document A	9036
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Total word count - document B	0
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Total word count - documents A + B	9036
------------------------------------	------

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...SPECIFICATION illustrated in FIG. 9. the command starts at block 200 by perusing through a file (of a prescribed name) in the Visitor user directory. The **file** must contain four entries, **separated**, for example, by a newline character, and the operating system assumes that the four entries comprise a) date and time, b) merchant's ID, such as name address, and perhaps a code, c) the sum of money that is to be deducted, the d) the Service Provider whose "**electronic purse**" is to be used.

When that file does not exist or doesn't have the required number of entries, control passes to block 210 which...

**8/3,K/23 (Item 23 from file: 348)**

DIALOG(R)File 348:European Patents

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00667069

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**Integrated point-of-sale multiple application system.**

**Integriertes Verkaufsstellensystem zur Mehrfachverwendung.**

**Système integre pour points de vente a applications multiples.**

PATENT ASSIGNEE:

AT&T Corp., (589370), 32 Avenue of the Americas, New York, NY 10013-2412,

(US), (applicant designated states: DE;FR;GB;IT)

INVENTOR:

Carlisle, William Reid, 21 Mt. Kemble Avenue 511, Morristown, New Jersey

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Curtis, Lydia Anne, 1308 Doolittle Drive, Bridgewater, New Jersey 08807,

(US)

Murphy, Kathleen M, 17 Wood Duck Pond Road, Bedminster, New Jersey 07921,

(US)

Skibo, Richard John, 16 Dorland Farm Court, Skillman, New Jersey 08558,

(US)

LEGAL REPRESENTATIVE:

Watts, Christopher Malcolm Kelway, Dr. (37391), AT&T (UK) Ltd. 5,

Mornington Road, Woodford Green Essex, IG8 0TU, (GB)

PATENT (CC, No, Kind, Date): EP 640945 A2 950301 (Basic)

EP 640945 A3 990602

APPLICATION (CC, No, Date): EP 94306045 940817;

PRIORITY (CC, No, Date): US 112487 930827; US 250144 940527

DESIGNATED STATES: DE; FR; GB; IT

INTERNATIONAL PATENT CLASS: G07F-007/08; G06F-017/60; G07F-019/00;

ABSTRACT WORD COUNT: 244

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS A	(English)	EPAB95	644
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SPEC A	(English)	EPAB95	13731
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Total word count - document A	14375
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Total word count - document B	0
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Total word count - documents A + B	14375
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...SPECIFICATION illustrated in FIG. 8. The command starts at block 200 by perusing through a file (of a prescribed name) in the Visitor user directory. The **file** must contain four entries, **separated**, for example, by a newline character, and the operating system assumes that the four entries comprise a) date and time, b) merchant's ID, such as name, address, and perhaps a code, c) the sum of money that is to be deducted, and d) the service provider whose "**electronic purse**" is to be used.

When that file does not exist or doesn't have the required number or entries, control passes to block 210 which...

13/5/1 (Item 1 from file: 348)

DIALOG(R)File 348:European Patents

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01081020

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**Digital graphic signature system**

**Digitales System fur graphische Unterschriften**

**Systeme digital de signatures graphiques**

PATENT ASSIGNEE:

Citicorp Development Center, Inc., (1175292), 12731 W. Jefferson  
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States: all)

INVENTOR:

**Paltenghe Chris T.** , 11718 Entrada Ave.,, Northridge CA 91326, (US

LEGAL REPRESENTATIVE:

Hynell, Magnus (23172), Hynell Patenttjanst AB, Patron Carls vag 2, 683  
40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 950992 A2 991020 (Basic)

EP 950992 A3 991110

APPLICATION (CC, No, Date): EP 99201123 990414;

PRIORITY (CC, No, Date): US 81748 P 980414; US 190727 981112; US 190993  
981112

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-007/08; G07F-019/00; G07C-009/00

ABSTRACT EP 950992 A3

The present invention relates to a digital graphic signature system and  
methods for use in electronic commerce. The system comprises a document  
portion, including information relating to the document being executed,  
and a signature portion. The document portion and the signature portion  
may be encrypted and merged into a single object readily identifiable to  
an individual. The terminology "digital graphic signature" or  
"digigraphic signature" is utilized herein to describe the merged object.

The digital graphic signature system of the present invention may be  
advantageously utilized in electronic transactions, including  
transactions over the internet and network systems. The digital graphic  
signature system of the present invention may also be advantageously  
utilized in conjunction with information banking and **virtual wallets** .

Also disclosed is a digital graphic signet for transmitting a private  
communication.

ABSTRACT WORD COUNT: 131

NOTE:

Figure number on first page: 2

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 991020 A2 Published application without search report

Examination: 991020 A2 Date of request for examination: 19990601

Search Report: 991110 A3 Separate publication of the search report

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9942	725
SPEC A	(English)	9942	8149
Total word count - document A			8874
Total word count - document B			0
Total word count - documents A + B			8874

13/5/2 (Item 2 from file: 348)

DIALOG(R)File 348:European Patents

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01081018



ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348  
**System and method for controlling transmission of stored information to internet websites**  
**System und Verfahren zur Überwachung der Übertragung von gespeicherter Information nach Internet-Serviceanbieter**  
**Systeme et methode de control de la transmission d'information memorisee vers des sites Web**

**PATENT ASSIGNEE:**

Citicorp Development Center, Inc., (1175292), 12731 W. Jefferson  
Boulevard, Los Angeles, California 90066, (US), (Applicant designated  
States: all)

**INVENTOR:**

**Paltenghe Cris, T.** , 11718 Entrada Ave, Northridge, CA 91326, (US)  
Ezrol Lisa, 525 East 72nd Street Apt. 42A, New York NY 10021, (US)

**LEGAL REPRESENTATIVE:**

Hynell, Magnus (23172), Hynell Patenttjanst AB, Patron Carls vag 2, 683  
40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 951158 A2 991020 (Basic)

APPLICATION (CC, No, Date): EP 99201111 990414;

PRIORITY (CC, No, Date): US 81748 P 980414; US 190993 981112

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: H04L-029/06; G07F-007/10

**ABSTRACT EP 951158 A2**

A system and method for controlling the transmission of information known as "cookies" stored on electronic media to Internet websites accessed by PC users utilizes a "cookie jar" in a **server** -based **virtual wallet** for the user. When a website server sends a "cookie" to the user's PC, the **virtual wallet** stores the cookie only after requesting and receiving the user's permission. When the user accesses the website server again, and the server requests return of the cookie, the **virtual wallet** sends the cookie only after requesting and receiving the user's permission. Alternatively, the user can preconfigure the **virtual wallet** with predefined parameters for withholding or sending the cookie when requested by the website server.

ABSTRACT WORD COUNT: 115

**NOTE:**

Figure number on first page: 4

**LEGAL STATUS (Type, Pub Date, Kind, Text):**

Application: 991020 A2 Published application without search report  
LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9942	1627
SPEC A	(English)	9942	5373
Total word count - document A			7000
Total word count - document B			0
Total word count - documents A + B			7000

**13/5/3 (Item 3 from file: 348)**

DIALOG(R)File 348:European Patents

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01051894

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**DISTRIBUTED NETWORK BASED ELECTRONIC WALLET**

**PORTEFEUILLE ELECTRONIQUE BASE SUR UN RESEAU REPARTI**

**PATENT ASSIGNEE:**

Citicorp Development Center, Inc., (1175292), 12731 W. Jefferson  
Boulevard, Los Angeles, California 90066, (US), (Applicant designated  
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**INVENTOR:**

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**MAMDANI, Alnoor, B.** , 2030 Penmar Avenue, Venice, CA 90291, (US)

**HUDDLESTON, Gregory, Lee** , 16512 Blackbeard Lane 104, Huntington Beach,  
CA 91360, (US)  
**TAKATA, Melvin, Michio** , 855 Paseo Del Robledo, Thousand Oaks, CA 91360,  
(US)  
PATENT (CC, No, Kind, Date):  
WO 9924891 990520  
APPLICATION (CC, No, Date): WO 98962808 981112; WO 98US24090 981112  
PRIORITY (CC, No, Date): US 65291 P 971111; US 81748 P 980414  
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE  
INTERNATIONAL PATENT CLASS: G06F-001/00  
LEGAL STATUS (Type, Pub Date, Kind, Text):  
Application: 990714 A2 International application (Art. 158(1))  
Application: 991208 A2 International application. (Art. 158(1))  
Appl Changed: 991208 A2 International application not entering European  
phase  
LANGUAGE (Publication,Procedural,Application): English; English; English

13/5/4 (Item 4 from file: 348)  
DIALOG(R)File 348:European Patents  
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01029388  
ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348  
Virtual wallet system  
**Virtuelles Geldborsensystem**  
**Systeme de portemonnaie virtuel**  
PATENT ASSIGNEE:  
Citicorp Development Center, Inc., (1175292), 12731 W. Jefferson  
Boulevard, Los Angeles, California 90066, (US), (applicant designated  
states: AT;BE;CH;CY;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)  
INVENTOR:  
**Paltenghe, Chris T.** , 11718 Entrada Avenue, Northridge, CA 91326, (US)  
**Mamdani, Alnoor B.** , 2030 Penmar Avenue, Venice, CA 90291, (US)  
Golvin, Charles, 2762 McConnell Drive, Los Angeles, CA 90064, (US)  
Lichstein, Henry, 544 Dryad Road, Santa Monica, CA 90402, (US)  
Solo, David, 300 E. 75th Street, Apt. 78, New York, NY 10021, (US)  
Pan, Jack, 3651 South Norwich Place, Rowland Heights, CA 91748, (US)  
**Takata, Melvin M.** , 855 Paseo Del Robledo, Thousand Oaks, CA 91360, (US)  
LEGAL REPRESENTATIVE:  
Hynell, Magnus (23172), Hynell Patenttjanst AB, Patron Carls vag 2, 683  
40 Hagfors/Uddeholm, (SE)  
PATENT (CC, No, Kind, Date): EP 917120 A2 990519 (Basic)  
APPLICATION (CC, No, Date): EP 98203778 981110;  
PRIORITY (CC, No, Date): US 65291 P 971112; US 81748 P 980414  
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE  
INTERNATIONAL PATENT CLASS: G07F-019/00; G06F-017/60; H04L-029/06;

ABSTRACT EP 917120 A2

The present invention provides apparatus, methods and systems for  
information and financial banking. Apparatus of the present invention  
include **virtual wallets** which allow for information and financial  
banking including payment mechanisms; identity authentication mechanisms;  
personal information; and electronic artifacts. Methods and systems of  
the present invention include information and financial banking methods  
utilizing **virtual wallets** . A preferred **virtual wallet** comprises a  
locally residing portion and a server residing portion. An interface is  
provided for communication between the two portions of the wallet.

ABSTRACT WORD COUNT: 83

LEGAL STATUS (Type, Pub Date, Kind, Text):  
Application: 990519 A2 Published application (A1with Search Report  
;A2without Search Report)  
LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:  
Available Text Language Update Word Count

CLAIMS A	(English)	9920	242
SPEC A	(English)	9920	8751
Total word count	- document A		8993
Total word count	- document B		0
Total word count	- documents A + B		8993

File 2:INSPEC 1969-2000/Dec W2  
     (c) 2000 Institution of Electrical Engineers  
 File 8:Ei Compendex(R) 1970-2000/Dec W4  
     (c) 2000 Engineering Info. Inc.  
 File 6:NTIS 64-2000/Feb W1  
     Comp&distr 1998 NTIS, Intl Copyright All Righ  
 File 99:Wilson Appl. Sci & Tech Abs 1983-2000/Dec  
     (c) 2000 The HW Wilson Co.  
 File 144:PASCAL 1973-2000/DEC  
     (c) 2000 INIST/CNRS  
 File 77:CONFERENCE PAPERS INDEX 1973-2000/JAN  
     (c) 2000 CAMBRIDGE SCI ABS  
 File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec  
     (c) 1998 Inst for Sci Info  
 File 34:SciSearch(R) Cited Ref Sci 1990-2000/Jan W3  
     (c) 2000 Inst for Sci Info  
 File 233:MICROCOMPUTER ABSTRACTS 1981-2000/JAN  
     (c) 2000 INFORMATION TODAY INCL.  
 File 238:ABS. IN NEW TECH & ENG. 1981-2000/DEC  
     (c) 2000 REED-ELSEVIER (UK) LTD.  
 File 65:Inside Conferences 1993-1999/Jun W3  
     (c) 1999 BLDSC all rts. reserv.  
 File 94:JICST-EPlus 1985-2000/Oct W1  
     (c)2000 Japan Science and Tech Corp(JST)  
 File 35:DISSERTATION ABSTRACTS ONLINE 1861-1999/DEC  
     (c) 2000 UMI  
 File 473:Financial Times Abstracts 1998-2000/Jan 19  
     (c) 2000 The New York Times  
 File 474:New York Times Abs 1969-2000/Jan 19  
     (c) 2000 The New York Times  
 File 475:Wall Street Journal Abs 1973-2000/Jan 19  
     (c) 2000 The New York Times

Set	Items	Description
S1	995	(ELECTRONIC? OR DIGITAL? OR VIRTUAL? OR E OR SMART OR INTELLIGENT OR SERVER) (2W) (WALLET? OR PURSE? OR MONEY) OR QWALLET OR EWALLET OR Q()WALLET
S2	7975894	(THIRD OR THREE OR MULTI OR MULTIPLE OR MANY OR SEVERAL OR PLURAL? OR DISTINCT? OR SEPARATE? OR CATEGORI? OR SEGMENT? OR DIVID? OR SEGREGAT? OR HIERARCH?)
S3	71673	S2(5N) (STORAGE? OR MEMORY OR MEMORIES OR FILE OR FILES OR -RECORD? ? OR (DATA OR INFORMATION) (3N) (STORE? ? OR COMPARTMENT? OR AREA? ?))
S4	732746	NAME? ? OR ADDRESS?? OR SOCIAL()SECURITY OR (BASIC OR STAT-IC OR IDENTIF?) (2W) (INFORMATION OR DATA OR MATERIAL)
S5	67841	(DYNAMIC? OR BILLING OR PAYMENT? OR LOAN OR PRIVATE OR ACC-OUNT OR CREDIT) (3N) (DATA OR INFORMATION OR HISTOR? OR PROFILE-?)
S6	165500	(MINE? ? OR DEMOGRAPHIC? OR MARKETING OR SURVEY? OR POLL OR POLLS OR QUESTION?) (3N) (INFORMATION OR DATA OR ANSWER?)
S7	175383	S6 OR (CONSUMER? OR CUSTOMER? OR SHOPPER? OR BUYER? OR CLI-ENT? OR SUBSCRIBER? OR USER?) (3N) (PROFILE? OR PREFERENCE? OR -LIKES OR DISLIKES OR HABIT? OR HISTORY)
S8	4	S1 AND S3
S9	0	S1 AND S4 AND S5 AND S7
S10	1693	(ELECTRONIC? OR DIGITAL? OR VIRTUAL? OR E OR SMART OR INTELLIGENT OR SERVER) (2W) (WALLET? OR PURSE? OR CASH OR MONEY) OR QWALLET OR EWALLET OR Q()WALLET
S11	6	S10 AND S3
S12	2	S11 NOT S8
S13	2	RD (unique items)
S14	0	S10 AND S4 AND S5 AND S7
S15	2370	AU=(PALTENGHE, C? OR PALTENGHE C? OR MAMDANI, A? OR MAMDANI A? OR TAKATA, M? OR TAKATA M? OR HUDDLESTON, G? OR HUDDLESTON G?)
S16	0	S15 AND S1
S17	0	S15 AND S10

8/3,K/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2000 Institution of Electrical Engineers. All rts. reserv.

5206435 INSPEC Abstract Number: C9604-7120-030

**Title: Secure coprocessors in electronic commerce applications**

Author(s): Yee, B.; Tygar, J.D.

Author Affiliation: Microsoft Corp., Redmond, WA, USA

Conference Title: Proceedings of the First USENIX Workshop of Electronic Commerce p.155-70

Publisher: USENIX Assoc, Berkeley, CA, USA

Publication Date: 1995 Country of Publication: USA 333 pp.

Material Identity Number: XX96-00431

Conference Title: Proceedings of the First USENIX Workshop of Electronic Commerce

Conference Date: 11-12 July 1995 Conference Location: New York, NY, USA

Language: English

Copyright 1996, IEE

Abstract: **Many** researchers believe **electronic wallets** (secure **storage** devices that maintain account balances) are the solution to electronic commerce challenges. The paper argues for a more powerful model-a secure coprocessor-that can...

... coprocessor implementations of a variety of electronic commerce applications: copy protection for software; electronic cash (including a critique of proposed solutions for point of sale **electronic wallet** systems); electronic contracts; and secure postage.

...Identifiers: point of sale **electronic wallet** systems...

8/3,K/2 (Item 1 from file: 99)

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs

(c) 2000 The HW Wilson Co. All rts. reserv.

1354611 H.W. WILSON RECORD NUMBER: BAST96049124

**Where the smart money is in Atlanta**

Ward, Mark;

New Scientist v. 151 (July 27 '96) p. 20

DOCUMENT TYPE: Feature Article ISSN: 0262-4079

**Where the smart money is in Atlanta**

ABSTRACT: The 1996 Olympic games in Atlanta, Georgia, were the venue for the largest ever trial of **electronic money**. The trial was evidence of a global battle for dominance between the 2 largest promoters of electronic cash, Visa and Mondex. Both companies are employing smart cards that have a small chip embedded in them. The chip has a **memory** capacity **many** times greater than present magnetic stripes, which can only store about 200 characters. The bigger memory enables a card to hold different currencies at the...

DESCRIPTORS: **Electronic money ; ;**

8/3,K/3 (Item 2 from file: 99)

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs

(c) 2000 The HW Wilson Co. All rts. reserv.

1194206 H.W. WILSON RECORD NUMBER: BAST94062855

**Smarter yet and smarter?**

Fox, Barry;

New Scientist v. 144 (Oct. 15 '94) p. 41-3

DOCUMENT TYPE: Feature Article ISSN: 0262-4079

...ABSTRACT: on the future. Smart cards will soon make it possible to abandon cash transactions altogether. Smart cards are no bigger than credit cards and can **store many** times more **information** than a

magnetic strip card, enough to record details of the holder's fingerprints or key medical records, which doctors can refer to in an emergency. Smart cards not only store information, they can also process it. Cards will soon be used as **electronic purses**, doling out money each time they are used and recharging at a standard cash point when they become depleted. More sophisticated cards have built-in...

8/3,K/4 (Item 1 from file: 238)

DIALOG(R)File 238:ABS. IN NEW TECH & ENG.

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0306438 ANTE NUMBER: 69825

**Your money and your life (thank-you)**

AUTHOR(S): Ody, P.

JOURNAL: Daily Telegraph 16 Apr 1998 Connected p.4-5. il.

ISSN: 0307-1235

BLDSC SHELF MARK: 3512.450000

LANGUAGE: English

ABSTRACT: ... a central computer. Special offers and discounts could be offered to the customer on the spot. Mondex's new cards will probably be able to **store information** from **several** retailers, combined with **electronic purse** and credit functions. Some companies are also using new text-mining technology which examines customer correspondence and phone calls in order to gather extra information...

?

13/7/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2000 Institution of Electrical Engineers. All rts. reserv.

00490877 INSPEC Abstract Number: C73007427

**Title: Point of sale equipment & applications**

Author(s): Brown, A.N.; Groom, G.J.

Conference Title: Colloquium digest on data capture systems-applications and equipment p.5

Publisher: IEE, London, UK

Publication Date: 1972 Country of Publication: UK i+6 pp.

Conference Sponsor: IEE; IERE

Conference Date: 6 Dec. 1972 Conference Location: London, UK

Language: English Document Type: Conference Paper (PA)

Treatment: Applications (A); Practical (P)

Abstract: A system is described which captures, stores, processes and records information at the POS. The main unit of the system is a Dual Controller which controls up to 32 terminals, on a time slicing basis. Input is from an **electronic** terminal (**cash** register) which can be located up to 2500 feet away from the dual controllers, these are connected by a 4 wire full duplex signal line. Control is by stored program in a pluggable ROM and MSI logic giving full flexibility with basically standard hardware. Storage is by ferrite core **memory** and cassette tape. **Many** options are available including credit and price files on magnetic disc, data transmission (on or off-line) and optical scanning of bar encoded tickets.

13/7/2 (Item 1 from file: 8)

DIALOG(R)File 8:Ei Compendex(R)

(c) 2000 Engineering Info. Inc. All rts. reserv.

01935345 E.I. Monthly No: EI8601001916 E.I. Yearly No: EI86031000

**Title: FILE MAINTENANCE IN FORTH.**

Author: CADMUS, RAY

Source: DR DOBB'S J V 9 N 9 SEP 1984 P 24-26, 28, 30-33

Publication Year: 1984

CODEN: DDJSDM

Language: ENGLISH

Document Type: JA; (JOURNAL ARTICLE)

Journal Announcement: 8601

Abstract: A COMPUTER PROGRAM, WRITTEN IN FORTH FOR COMMODORE 64 MICROCOMPUTERS IS INTRODUCED THAT BUILDS AND PERFORMS MUCH OF THE ROUTINE MAINTENANCE ON **MANY** TYPES OF DATA **FILES**. THE COMPUTER FUNCTIONS AS AN **ELECTRONIC CASH** REGISTER, CAPTURING BOTH FINANCIAL AND INVENTORY CONTROL INFORMATION. AUTOMATIC PRICE, PRODUCT DESCRIPTION AND CUSTOMER INFORMATION LOOPUP. IN INVENTORY CONTROL, MAILING LIST MAINTENANCE, CLASS SCHEDULING AND FULL ACCOUNTING FUNCTIONS ARE FURNISHED INCLUDING VENDOR AND CUSTOMER HISTORIES.

File 16:Gale Group PROMT(R) 1990-2000/Jan 20  
(c) 2000 The Gale Group  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 88:Gale Group Business A.R.T.S. 1976-2000/Jan 20  
(c) 2000 The Gale Group  
File 47:Gale Group Magazine DB(TM) 1959-2000/Jan 20  
(c) 2000 The Gale group  
File 148:Gale Group Trade & Industry DB 1976-2000/Jan 20  
(c)2000 The Gale Group  
File 621:Gale Group New Prod.Annou.(R) 1985-2000/Jan 20  
(c) 2000 The Gale Group  
File 636:Gale Group Newsletter DB(TM) 1987-2000/Jan 20  
(c) 2000 The Gale Group  
File 275:Gale Group Computer DB(TM) 1983-2000/Jan 20  
(c) 2000 The Gale Group

Set	Items	Description
S1	18239	(ELECTRONIC? OR DIGITAL? OR VIRTUAL? OR E OR SMART OR INTELLIGENT OR SERVER) (2W) (WALLET? OR PURSE? OR MONEY) OR QWALLET OR EWALLET OR Q()WALLET
S2	10488176	(THIRD OR THREE OR MULTI OR MULTIPLE OR MANY OR SEVERAL OR PLURAL? OR DISTINCT? OR SEPARATE? OR CATEGORI? OR SEGMENT? OR DIVID? OR SEGREGAT? OR HIERARCH?)
S3	307335	S2(5N) (STORAGE? OR MEMORY OR MEMORIES OR FILE OR FILES OR - RECORD? ? OR (DATA OR INFORMATION) (3N) (STORE? ? OR COMPARTMENT? OR AREA? ?))
S4	3676841	NAME? ? OR ADDRESS?? OR SOCIAL()SECURITY OR (BASIC OR STAT-IC OR IDENTIF?) (2W) (INFORMATION OR DATA OR MATERIAL)
S5	191929	(DYNAMIC? OR BILLING OR PAYMENT? OR LOAN OR PRIVATE OR ACC-OUNT OR CREDIT) (3N) (DATA OR INFORMATION OR HISTOR? OR PROFILE-?)
S6	603625	(MINE? ? OR DEMOGRAPHIC? OR MARKETING OR SURVEY? OR POLL OR POLLS OR QUESTION?) (3N) (INFORMATION OR DATA OR ANSWER?)
S7	700303	S6 OR (CONSUMER? OR CUSTOMER? OR SHOPPER? OR BUYER? OR CLI-ENT? OR SUBSCRIBER? OR USER?) (3N) (PROFILE? OR PREFERENCE? OR -LIKES OR DISLIKES OR HABIT? OR HISTORY)
S8	39	S1(S)S3
S9	39	S1(S) (S3 OR CLASSIF? (3N) (INFORMATION OR DATA))
S10	13	S9 NOT PD=>971112
S11	11	RD (unique items)
S12	0	S1(S)S4(S)S5(S)S7
S13	28	S1(S) (MULTI OR MULTIPLE) ( ) PURPOSE
S14	28	S13 NOT S8
S15	17	RD (unique items)
S16	13	S15 NOT PD=>971112
S17	16	S1(S) (S4 OR S5) (S)S7
S18	14	S17 NOT (S8 OR S10 OR S14)
S19	10	RD (unique items)
S20	4	S19 NOT PD=>971112
?		



11/3,K/1 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04999889 Supplier Number: 47342698 (USE FORMAT 7 FOR FULLTEXT)

**Right on the button**

Moore, Bert

Automatic I.D. News, p48

May, 1997

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1531

... 64K.

Contact memory's read/write capabilities make it suitable for a wide range of applications including electronic manifests, sample tracking, maintenance histories, financial transactions (~~e -money~~) and other variable information. **Memories** can be **segmented** into pages with varying levels of access granted through software controls. The device's original ID number is not part of the read/write memory...

11/3,K/2 (Item 1 from file: 88)

DIALOG(R)File 88:Gale Group Business A.R.T.S.

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04297638 SUPPLIER NUMBER: 19283068 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Reflections on Reves v. Ernst & Young: its meaning and impact on substantive, accessory, aiding abetting and conspiracy liability under RICO. (Racketeer Influenced and Corrupt Organizations Act) (25th Anniversary Issue)**

Blakey, G. Robert; Roddy, Kevin P.

American Criminal Law Review, 33, n5, 1345-1702

Annual, 1996

ISSN: 0164-0364 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 240011 LINE COUNT: 18911

... the officers and directors.

Although the allegations are cast in terms of defendants' misrepresentation of and failure to disclose information, we believe that

under the **distinct** circumstances of this case, such allegations do not state

a claim of direct injury founded on fraud.... The asserted injury emanated

from mismanagement, not fraud.... (T)he depositors' loss cannot be **separated**

from the injury suffered by the institutions and all other depositors, and

the damages recoverable are assets of the institution's.(115)

In relying on...suggestions and promises as to the future."(62) The prosecutor or plaintiff may also introduce evidence of non-disclosure or concealment of material facts.(63)

**Several** other methods are used to prove intent to defraud. The prosecutor or plaintiff may also use evidence of "other crimes" to prove "intent to defraud..."

11/3,K/3 (Item 2 from file: 88)

DIALOG(R)File 88:Gale Group Business A.R.T.S.

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03808816 SUPPLIER NUMBER: 17943407 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Who gets hospitalized in a continuum of care?**

Bickman, Leonard; Foster, Michael; Lambert, Warren

Journal of the American Academy of Child and Adolescent Psychiatry, v35, n1, p74(7)

Jan, 1996

ISSN: 0890-8567      LANGUAGE: English      RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 4537      LINE COUNT: 00387

... scale contains items from the CAS and P-CAS concerning the child's criminal activities and experience with the legal system. Specific items concern petty (e.g., **purse** -snatching) and serious crimes (e.g., robbery), use of weapons in criminal activity, arrest **records**, and court experiences. A **third** dimension, functioning at school, reflects the child's performance in academic subjects, expulsions from school, and the use of special classes for learning disabilities as...

**11/3,K/4      (Item 3 from file: 88)**  
DIALOG(R)File 88:Gale Group Business A.R.T.S.  
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02675770      SUPPLIER NUMBER: 11576794      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**NMDA receptor cloned - twice! Two groups claim to have cloned a long-sought-after receptor on brain cells - but only one of them can be right. (N-methyl-D-aspartate)**  
Hoffman, Michelle  
Science, v254, n5033, p801(2)  
Nov 8, 1991  
CODEN: SCIEAS      ISSN: 0036-8075      LANGUAGE: English  
RECORD TYPE: Fulltext  
WORD COUNT: 1227      LINE COUNT: 00118

... that contains all of the receptor's activities in single molecule. The crucial question, of course, is who is right. At this early stage, the **smart money** seems to be on the Japanese. "Nakanishi's [cloning method] generated a clone that had virtually all of the properties of an NMDA receptor. Michaelis...

...glutamate," says neurophysiologist Mark Mayer of the National Institutes of Health, whose research centers on the pharmacology of the receptor. Moreover, there's a track **record** to be taken into account: **Several** scientists point out that the methods used by the Michaelis group have in the past led other researchers to misidentify receptor proteins. "There have been...

**11/3,K/5      (Item 1 from file: 47)**  
DIALOG(R)File 47:Gale Group Magazine DB(TM)  
(c) 2000 The Gale group. All rts. reserv.

03899663      SUPPLIER NUMBER: 14465493      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Horsing around. (political conditions in Moscow) (The Moscow Spectator)**  
Bernstein, Jonas  
The American Spectator, v26, n3, p52(2)  
March, 1993  
ISSN: 0148-8414      LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 1710      LINE COUNT: 00125

... Korean embassy here. His smile reminds me of Chairman Mao's. Lucy and I weigh the pros and cons of her accepting the job (i.e., extra **money** vs. prolonged unwanted proximity to North Korean intelligence). We then move on to the sample chapter, entitled "The **Memory** of a White Horse." Thirty-**three** pages long, it is a boy-meets-horse story, a Communist My Friend Flicka. "It was in the spring of 1933 that a horse came...

**11/3,K/6      (Item 2 from file: 47)**  
DIALOG(R)File 47:Gale Group Magazine DB(TM)  
(c) 2000 The Gale group. All rts. reserv.

00935248      SUPPLIER NUMBER: 16971417      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Like it or not, it's garbage. (Wayne Huizenga's questionable stake in OHM**

Corp.; O.J. Simpson's clothing bill; Campbell Soup a takeover target) (Flash!!!!) (Column) (Brief Article)

Dorfman, Dan

Money, v24, n6, p22(1)

June, 1995

DOCUMENT TYPE: Column Brief Article

ISSN: 0149-4953

LANGUAGE:

English

RECORD TYPE: Fulltext

WORD COUNT: 342

LINE COUNT: 00025

TEXT:

Sometimes the **smart money** does dumb things. Take Wayne Huizenga, the usually savvy Blockbuster Entertainment chairman and owner of the Miami Dolphins football team. In late March, he paid environmental services company OHM Corp. \$10 million for 1 million shares and options to buy a second million shares. Given Huizenga's track **record**, his March purchase persuaded **many** investors to follow him into OHM. And as we went to press, the stock was trading at \$11, up 63% from its '95 low of...

11/3,K/7 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2000 The Gale Group. All rts. reserv.

08239010 SUPPLIER NUMBER: 17478638 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Electronic evolution. (electronic banking) (includes related articles)**

McDougall, Bruce

Canadian Banker, v102, n5, p28(6)

Sep-Oct, 1995

ISSN: 0822-6830

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 2558

LINE COUNT: 00211

... of doors will use smart cards to store the electronic equivalent of cash, in a variety of denominations. Visa has developed a card with enough **memory** to allow access to **several** accounts and investment portfolios, and will eventually accommodate space for grocery stores and other businesses. Customers will buy their "**electronic purse**" cards at set values of \$25, \$50 or \$100 and add value to the cards from their bank accounts at ABMs or other devices.

MasterCard...

11/3,K/8 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2000 The Gale Group. All rts. reserv.

07662630 SUPPLIER NUMBER: 16377515 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**VERIFONE DELIVERS FOUR-MILLIONTH TRANSACTION AUTOMATION SYSTEM FOR**

**INSTALLATION AT CLUBHOUSE INN**

PR Newswire, p0131SF004

Jan 31, 1995

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 708

LINE COUNT: 00061

... global Transaction Automation industry. For example, smart cards, which store information on microchips embedded in the cards, are beginning to augment magnetic stripe technology in **many** country markets. This secure, durable **storage** medium is making possible such applications as the "**electronic purse**," in which smart cards with stored value are used in place of cash. Emerging telecommunications technologies, such as integrated services digital network (ISDN) and digital...

11/3,K/9 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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07420547 SUPPLIER NUMBER: 16380726

**Hong Kong Bank poised to market an electronic money card. (Hong Kong and**

**Shanghai Banking Corp.)**

Johns, Brian

Journal of Commerce and Commercial, v402, n28339, p2A(1)

Oct 26, 1994

ISSN: 0361-5561

LANGUAGE: ENGLISH

RECORD TYPE: ABSTRACT

ABSTRACT: Hong Kong and Shanghai Banking Corp. will market an **electronic money storage** card in **several** Asian countries in cooperation with London-based Mondex. The Mondex storage card contains an encoded silicon chip and combines the features of existing automatic teller machine, debit and phone cards. Users simply have to slide the card into special **electronic wallets** or plug into retail inputs to allow currency to change hands within a silicon environment, thus removing the need for cash.

**11/3,K/10 (Item 1 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2000 The Gale Group. All rts. reserv.

03449625 Supplier Number: 47107523 (USE FORMAT 7 FOR FULLTEXT)

**GEMPLUS SMART CARDS: Gemplus formally inaugurates the start of its production plant in Tianjin**

M2 Presswire, pN/A

Feb 7, 1997

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 705

... also deals in electronics, platemaking, printing, advertising, food, commerce and property development among others.

\*Microprocessor cards offer a wide range of application requirements from portable **files**, pre-paid services to **multi** service loyalty schemes such as payphone cards, **electronic purse** or credit cards, transportation or parking meter prepaid cards, company or subscriber cards.....

CONTACT: Tarvinder Dhillon, Gemplus Asia

Tel: +65 771 9149 Flavie Gil, Gemplus...

**11/3,K/11 (Item 1 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 2000 The Gale Group. All rts. reserv.

02059981 SUPPLIER NUMBER: 19290532 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Bloody skirmishes to come to your local service area. (wireless services) (Technology Information)**

Kramer, Jacqueline

Digital Media, v6, n8, p9(2)

March, 1997

ISSN: 1056-7038

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 1503

LINE COUNT: 00116

... is either lying or naive. There are too many factors to give an honest appraisal, ranging from competition (get ready for Tel Wars) to infrastructure. **Several** company representatives noted (off-the-record) that with the rise of home office use, growing demand for "Internet" phone lines, and the ever-popular teen phone--all requiring telephone lines--the ...

...buy with the money? All the possibilities we've discussed are valid, but it remains to be seen which direction the telcos will take. The **smart money** is on wireless.

These are just minor factors in the rates game, however. The only player that really matters is the FCC, an ever-changing...

16/3,K/1 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05218647 Supplier Number: 47960313 (USE FORMAT 7 FOR FULLTEXT)  
**Mitsui Fudosan to Issue Electronic Money Cards**  
Comline Telecommunications, pN/A  
Sept 5, 1997  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 144

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Mitsui Fudosan <8801> is entering the **electronic money** business in cooperation with Sakura Bank <8314> and others. The company will issue IC cards and develop a payment system allowing purchases and transactions without cash within buildings it manages. Mitsui Fudosan will begin with a new **multi -purpose** commercial facility in Shinagawa, Tokyo scheduled to open in February, 1999. Banks and credit companies have been testing **electronic money**, but the Ministry of Finance does not want financial institutions to be the only service providers. The real estate company hopes that providing the service...

16/3,K/2 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05071088 Supplier Number: 47444541 (USE FORMAT 7 FOR FULLTEXT)  
**SMART CARD BULLETIN: Gemplus backs Visa interface**  
Cards International, n179, pN/A  
June 5, 1997  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 574

... loyalty scheme applications, and will be available this month.  
Other cards in the GemVision line will be GemVision 2k, which will include more than one **electronic purse** and software for adding other applications to credit and debit; GemVision Loyalty, which will be programmable for member-designed loyalty schemes; and GemVision Multi-Plus, which will be credit/debit, **electronic purse**, loyalty and Gemplus's own **multi -purpose** software.

Speaking of the GemVision family of products, Rau said: "It's not by any stretch an open platform. It's not a Java-based..."

16/3,K/3 (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04715685 Supplier Number: 46942844 (USE FORMAT 7 FOR FULLTEXT)  
**Next-Generation TouchTeller ATMs Put a New Face on Banking**  
PR Newswire, p1202NYM034  
Dec 2, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1056

... that by the year 2001 over 90% of all contacts with banks will be made electronically, including over the Internet. Their recent report says that **multi -purpose** kiosks and advanced ATMs located in supermarkets and shopping malls will help drive this trend, and that by 2001 the use of paper checks will...

...the use of the Internet for banking services will multiply 40 times. Focusing that projection further is London's Ovum research group, which

says that **electronic money** stored on smartcards will make the cash-dispensing ATM obsolete by 2006; people will use phones and PCs to transfer their basic e-cash, and...

**16/3,K/4 (Item 4 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04573355 Supplier Number: 46722594  
**Losses on cards as note use declines**  
HK Standard, pB3  
Sept 19, 1996  
Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Trade

ABSTRACT:  
The potential popularity of **electronic money** could cut the profit on note issues earned by the Hong Kong Monetary Authority (HKMA), said deputy chief executive (banking) David Carse. The authority expected the substitution of currency notes and coins by **electronic money** would be a gradual process. HKMA said the issue of **multi -purpose** stored value cards (MPC) needed to be regulated. It probably will consist of exchange fund bills and notes, providing indirect US dollar backing for the **electronic money** . \*

**16/3,K/5 (Item 5 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04293501 Supplier Number: 46292467 (USE FORMAT 7 FOR FULLTEXT)  
**MINIGRAMS - NatWest**  
Computergram International, n2888, pN/A  
April 9, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 132

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:  
NatWest, the UK financial services arm of National Westminster Bank Plc will pilot a **multi -purpose** smart card incorporating a Mondex **electronic purse** (CI No 2,705) in a trial at the University of Exeter starting in October: with the card available to more than 10,000 staff...

**16/3,K/6 (Item 6 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04288115 Supplier Number: 46284021 (USE FORMAT 7 FOR FULLTEXT)  
**NATWEST, MULTI-PURPOSE SMART CARD**  
Computergram International, n2888, pN/A  
April 5, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 132

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:  
NatWest, the UK financial services arm of National Westminster Bank Plc will pilot a **multi -purpose** smart card incorporating a Mondex **electronic purse** (CI No 2,705) in a trial at the University of Exeter starting in October: with the card available to more than 10,000 staff...

**16/3,K/7 (Item 7 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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03548926 Supplier Number: 44983176 (USE FORMAT 7 FOR FULLTEXT)

**EU INVITES INVOLVEMENT IN PILOT SCHEME FOR ELECTRONIC WALLET**

Multinational Service, n346, pN/A

Sept 9, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 332

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...across Europe are to act as host to a trial of an electronic multi-currency payment system embedded in a miniature pocket workstation, called the **electronic wallet**. Under the EU's own research programme in Information Technology, a seven-country consortium of partners in industry and academia has develop the "wallet", which...

...87. Through this Special Interest Group, the possibility will be offered to other providers of pre-paid systems to install their own technology, including other **multi -purpose** pre-paid cards, **electronic purses** or **electronic wallets**, operating in national currencies and in ECU, under the condition of inter-operability with the system under study, and of sufficient technological security and financial...

**16/3,K/8 (Item 8 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

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03077681 Supplier Number: 44190612 (USE FORMAT 7 FOR FULLTEXT)

**ORACLE, GEMPLUS DO A SMART CARD QUERY LANGUAGE SQL**

Computergram International, n2284, pN/A

Oct 27, 1993

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 377

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...France. Company executives said they expect the improvement to spur the development of more complex applications of the Smart Card technology, including portable health dossiers, **multi -purpose** student cards and **electronic wallets**. Previous generations of Smart Cards posed problems of how to share and secure the data and how to integrate the card with other computer systems...

**16/3,K/9 (Item 1 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2000 The Gale Group. All rts. reserv.

09739483 SUPPLIER NUMBER: 19767789 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Contactless cards: the coming wave? (Special Report)**

Rottembourg, Philippe

Mass Transit, v23, n4, p41(4)

July-August, 1997

ISSN: 0364-3484 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 2335 LINE COUNT: 00193

... to be ready by the end of 1998 or in 1999.

**MULTI-PURPOSE ELECTRONICS**

The motivation behind the extension of a fare card into a **multi - purpose electronic purse** is one of sharing cost: cost of the card itself, cost of issuing the card, cost of operating the communication, computer systems and data bases...

16/3,K/10 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

09372572 SUPPLIER NUMBER: 19232791 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Build up for a plastic punch-up. (electronic cash cards)**  
Moules, Jonathan  
Banker, v147, n851, p67(2)  
Jan, 1997  
ISSN: 0005-5395 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1395 LINE COUNT: 00111

... and Mastercard finally put the seal of approval on the approach."  
Mastercard has promised to extend the use of Mondex from money  
payments to a **multi -purpose** smart card. Shortly after its acquisition,  
the company said: "We are not just buying an **electronic purse** , we are  
buying a whole chip platform."

With so many electronic purses available on the market,  
standardisation is crucial. As David Birch explained: "No retailer..."

16/3,K/11 (Item 3 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

09136030 SUPPLIER NUMBER: 18916377  
**NatWest introduces new university smart card. (NatWest UK)**  
International Journal of Retail & Distribution Management, v24, n9, pS6(1)  
Sep, 1996  
ISSN: 0959-0552 LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: NatWest UK has developed a new **multi -purpose** smart card for  
the use of over 10,000 students and staff at the University of Exeter in  
the UK. The card features the Mondex **electronic purse** , printed  
information and photograph of card owner, a library card, an access control  
pad, a voting card and a discount card. The technology is being...

16/3,K/12 (Item 1 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

03680654 Supplier Number: 47936864 (USE FORMAT 7 FOR FULLTEXT)  
**SMART DOWN UNDER:**  
CardFAX, v97, n182, pN/A  
August 27, 1997  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 125

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:  
American Express Co. and Australia's ERG Ltd. yesterday announced an  
agreement calling for AmEx to issue **multi -purpose** smart cards based on  
the Banksys Proton **electronic -purse** technology' for use on the Proton  
network being set up in Australia and New Zealand. Quicklink Card Systems  
Ltd., a subsidiary of ERG, operates Protein...

16/3,K/13 (Item 2 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

03062583 Supplier Number: 46258147 (USE FORMAT 7 FOR FULLTEXT)  
**NATWEST: NatWest introduces new university smart card**  
M2 Presswire, pN/A  
March 29, 1996



Language: English    Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 450

RDATE:280396

NatWest announced today (28 March) that it is to pilot a new **multi purpose** smart card. The NatWest University Card will incorporate a Mondex **electronic purse** for cashless purchases - the first time that Mondex will be available in the UK outside Swindon. The new card will be available to over 10...  
?

20/3,K/1 (Item 1 from file: 88)  
DIALOG(R)File 88:Gale Group Business A.R.T.S.  
(c) 2000 The Gale Group. All rts. reserv.

04124290 SUPPLIER NUMBER: 18916674 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**The death of liability.**  
LoPucki, Lynn M.  
Yale Law Journal, 106, n1, 1-92  
Oct, 1996  
ISSN: 0044-0094 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 56583 LINE COUNT: 04551

... addressing was to determine the value that should be available to involuntary creditors. Yet to define "well-capitalized" requires the same determination. In attempting to **answer** the second **question**, Hansmann and Kraakman will have to define "well-capitalized," and, perhaps more problematically, they will have to provide some means for system participants, such as...courts refuse to permit coverage on public policy grounds. See Gary S. Franklin, Comment, Punitive Damages Insurance: Why Some Courts Take the Smart Out of "**Smart Money**", 40 U. Miami L. Rev. 979, 1000-01 n. ...otherwise would not be filed@ the resulting judgments may exceed the policy limit, pushing the debtor into bankruptcy. Which tendency would predominate probably is a **question** that can be **answered** only empirically, if at all. (318.) See, e.g., Gilbert, supra note 201, at 1 ("(W)ith 'lender liability' under the Comprehensive Environmental Response and...subsection) 1301-1542, revised, codified and reenacted without substantive change at 49 U.S.C.A (sections) 40101-41741 (West Supp. 1995). Section 41112 specifically **addresses** financial responsibility requirements, and regulations have been promulgated pursuant thereto. See 14 C.F.R. (sections) 205.5(b) (1995) (requiring that commercial airlines maintain...

20/3,K/2 (Item 2 from file: 88)  
DIALOG(R)File 88:Gale Group Business A.R.T.S.  
(c) 2000 The Gale Group. All rts. reserv.

03235195 SUPPLIER NUMBER: 13594488 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**The People Meter. (includes multiple briefs on media industry promotions)**  
MEDIaweek, v3, n14, p18(1)  
April 5, 1993  
ISSN: 1055-176X LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 663 LINE COUNT: 00053

... and Griffins-Jordan Advertising in Winston-Salem, N.C. She is based in Atlanta.

At the 1994 Goodwill Games division of Turner, George Luft was **named** director/on-site marketing after resigning as director of Commonwealth of Independent States Operations for the Central Business District Association. Tuft will be based in...

...Car & Driver. Csere was the magazine's technical editor and director. Nancy Andrews, formerly vp/associate media director at McCann-Erickson, Troy, Mich., has been **named** an account exec at Better Homes and Gardens' Detroit office. Betsy Martin has moved to associate publisher at Money from ad sales director. Alan Waxenberg...

...senior vp by the board of directors. It's the first time a publisher of a single title was elected to that office. Time Warner **named** Dan Brewster ceo of the American Express magazine group. Thomas F. Braun **named** president of Corporate Finance. Marilyn DePrisco joins Shape as fashion account manager. Irene Broderick joins Men's Fitness as account manager. Also at Men's...

...Chalmers to western ad manager. Susan Petrie, formerly with GQ, has joined Town & Country as promotion manager. Peter Cosyns, formerly of Vanity Fair, has been **named** Midwest ad manager at T&W John J. Balardo, previously at The Wall Street Journal, was **named** Detroit manager for

**Smart Money** . Nancy Hall has been **named** beauty and fashion manager at Ladies Home Journal Christi Neill **named** Home Journal manager at LHJ. Douglas Mandel was promoted to LHJ travel manager, succeeding Russ Ellis, who is now eastern manager of Midwest Living. James Blazeovich, formerly ad manager at Prodigy Services Co., **named** Midwest manager at House Beautiful. Gail Sonn, previously national sales manager at Monterey Plaza Hotel, has been **named** San Francisco account manager for McCall's. Dennis Drake, previously associate manager at U.S. News & World Report, Detroit, was **named** Midwest regional vp at Hachette Automotive Group. Thomas Ryan was **named** Western regional vp of the group. Prior to joining Hachette, Ryan was an independant consultant. Steve McEvoy, formerly associate publisher of Women's Day special interest publications, was **named** eastern regional vp of Hachette Automotive Group. From November 1990 to March 1992, he had been vp of marketing for Hyundai North America. Corey Jay Friedman was **named** associate ad director of Omni. Friedman had been ad director for Capital Cities/ABC. David Mevorah was promoted to New York manager at Omni. John...

...consumer marketing director Michele Jaworski will assume the title and responsibilities of Money general manager. George Irish, former publisher of San Antonio Light, has been **named** vp of Hearst Corp. and group exec of Hearst Newspapers. Greg Titus, formerly of Bull Worldwide Information Systems, joined International **Data** Group as **marketing** services director.

**20/3,K/3 (Item 1 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

09653975 SUPPLIER NUMBER: 19050582 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Letters. (Letter to the Editor)**  
Computerworld, v31, n2, p34(1)  
Jan 13, 1997  
DOCUMENT TYPE: Letter to the Editor ISSN: 0010-4841 LANGUAGE:  
English RECORD TYPE: Fulltext  
WORD COUNT: 634 LINE COUNT: 00052

... protection. They are also obsolete.

Max Defreitas  
Zapware, Inc.  
Houston

Editor's reply: Although our story focused specifically on issues related to new forms of **electronic money** on the Internet, you raise some good points about the safety of online credit-card transactions. Indeed, judging by online buying **habits** so far, **consumers** are more comfortable sending **credit** -card **data** over the Internet than they are using the various modes of digital cash we wrote about.

**20/3,K/4 (Item 1 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

02721912 Supplier Number: 45521225 (USE FORMAT 7 FOR FULLTEXT)  
**VERIFONE GETS SMART ON CUSTOMER LOYALTY AT RETAIL SOLUTIONS '95**  
M2 Presswire, pN/A  
May 4, 1995  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 413

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...Customer loyalty schemes are the key to the future in retail sales, enabling retailers to accumulate and use a host of customer information including, detailed **customer profiles** , what and when they buy and the value of their purchases. So, retailers will be able to reward their

regular **customers** , understand their shopping **habits** , encourage them to spend more and offer a more targeted level of customer service." The launch of VeriFone's SC450 Smart Card reader/writer terminal opens up new opportunities to develop applications beyond customer loyalty. For example, own label debit cards, health care cards, "**electronic purse** " applications, time and attendance schemes and access control. Len Saunders, Managing Director of Saunders Jefferies commented : "We are at the forefront of a retail revolution...

...services. CONTACT: Malcolm Bushell, VeriFone (UK) Limited Tel: +44 1895 824031 M2 COMMUNICATIONS DISCLAIMS ALL LIABILITY FOR INFORMATION PROVIDED WITHIN M2 PRESSWIRE. DATA SUPPLIED BY **NAMED** PARTY/PARTIES.

File 674:COMPUTER NEWS FULLTEXT 1989-1999/DEC W2  
(c) 1999 IDG COMMUNICATIONS  
File 15:ABI/INFORM(R) 1971-2000/Jan 19  
(c) 2000 Bell & Howell  
File 624:McGraw-Hill Publications 1985-2000/Jan 20  
(c) 2000 McGraw-Hill Co. Inc  
File 9:Business & Industry(R) Jul/1994-2000/Jan 20  
(c) 2000 Resp. DB Svcs.  
File 75:TGG Management Contents(R) 86-2000/Jan W2  
(c) 2000 The Gale Group  
File 612:Japan Economic Newswire(TM) 1984-2000/Jan 20  
(c) 2000 Kyodo News  
File 635:Business Dateline(R) 1985-1999/Nov 17  
(c) 1999 Bell & Howell  
File 484:Periodical Abstracts Plustext 1986-1999/Nov W3  
(c) 1999 Bell & Howell  
File 647:CMP Computer Fulltext 1988-2000/Jan W2  
(c) 2000 CMP  
File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc  
File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire  
File 623:Business Week 1985-2000/Jan W2  
(c) 2000 The McGraw-Hill Companies Inc

Set	Items	Description
S1	11039	(ELECTRONIC? OR DIGITAL? OR VIRTUAL? OR E OR SMART OR INTELLIGENT OR SERVER) (2W) (WALLET? OR PURSE? OR MONEY) OR QWALLET OR EWALLET OR Q()WALLET
S2	5667736	(THIRD OR THREE OR MULTI OR MULTIPLE OR MANY OR SEVERAL OR PLURAL? OR DISTINCT? OR SEPARATE? OR CATEGORI? OR SEGMENT? OR DIVID? OR SEGREGAT? OR HIERARCH?)
S3	141174	S2(5N) (STORAGE? OR MEMORY OR MEMORIES OR FILE OR FILES OR - RECORD? ? OR (DATA OR INFORMATION) (3N) (STORE? ? OR COMPARTMENT? OR AREA? ?))
S4	1920658	NAME? ? OR ADDRESS?? OR SOCIAL()SECURITY OR (BASIC OR STAT-IC OR IDENTIF?) (2W) (INFORMATION OR DATA OR MATERIAL)
S5	99906	(DYNAMIC? OR BILLING OR PAYMENT? OR LOAN OR PRIVATE OR ACC-OUNT OR CREDIT) (3N) (DATA OR INFORMATION OR HISTOR? OR PROFILE-?)
S6	356033	(MINE? ? OR DEMOGRAPHIC? OR MARKETING OR SURVEY? OR POLL OR POLLS OR QUESTION?) (3N) (INFORMATION OR DATA OR ANSWER?)
S7	401783	S6 OR (CONSUMER? OR CUSTOMER? OR SHOPPER? OR BUYER? OR CLI-ENT? OR SUBSCRIBER? OR USER?) (3N) (PROFILE? OR PREFERENCE? OR -LIKES OR DISLIKES OR HABIT? OR HISTORY)
S8	21	S1(S)S3
S9	21	S1(S) (S3 OR CLASSIF? (3N) (INFORMATION OR DATA))
S10	20	RD (unique items)
S11	11	S10 NOT PD=>971112
S12	12	S1(S) (S4 OR S5) (S)S7
S13	12	S12 NOT S8
S14	10	RD (unique items)
S15	6	S13 NOT PD=>971112
S16	2	S15 NOT BARBARA() SOLOMON
?		

11/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/INFORM(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01150157 97-99551

**Promises and puzzles of electronic purses**

Sneddon, Mark

Australian Business Law Review v23n6 PP: 469-471 Dec 1995

ISSN: 0310-1053 JRNL CODE: ABU

WORD COUNT: 1880

...TEXT: to replace cash for many small-ticket sales such as groceries, taxis, take-away food, movies and convenience stores. It is foreseeable that an open **electronic purse** system could also be used to pay for public transport, road tolls and parking meters. The Mondex card offers a **multi** -currency option allowing for the **storage** of electronic value denominated in up to five different currencies on the card; a potential boon for travellers.

Benefits of the electronic purse

Cardholders benefit...

11/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/INFORM(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01109706 97-59100

**Electronic evolution**

McDougall, Bruce

Canadian Banker v102n5 PP: 28-33 Sep/Oct 1995

ISSN: 0822-6830 JRNL CODE: CBI

WORD COUNT: 2346

...TEXT: of doors will use smart cards to store the electronic equivalent of cash, in a variety of denominations. Visa has developed a card with enough **memory** to allow access to **several** accounts and investment portfolios, and will eventually accommodate space for grocery stores and other businesses. Customers will buy their "**electronic purse**" cards at set values of \$25, \$50 or \$100 and add value to the cards from their bank accounts at ABMs or other devices.

MasterCard...

11/3,K/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/INFORM(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01041903 96-91296

**What's up: Like it or not, it's garbage**

Anonymous

Money v24n6 PP: 32 Jun 1995

ISSN: 0149-4953 JRNL CODE: MON

WORD COUNT: 514

TEXT: LIKE IT OR NOT, IT GARBAGE

Sometimes the **smart money** does dumb things. Take Wayne Huizenga, the usually savvy Blockbuster Entertainment chairman and owner of the Miami Dolphins football team. In late March, he paid environmental services company OHM Corp. \$10 million for 1 million shares and options to buy a second million shares. Given Huizenga's track **record**, his March purchase persuaded **many** investors to follow him into OHM. And as we went to press, the stock was trading at \$11, up 63% from its '95 low of...

11/3,K/4 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

01934477 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Gemplus and CyberMark aim for "smart" campus**  
(Gemplus Corp and CyberMark will beta test a smart card that carries  
**electronic purse and GSM communications functionality in fall-1997**)  
RCR Radio Communications Report, v 16, n 36, p 5  
September 08, 1997  
DOCUMENT TYPE: Journal ISSN: 0744-0618 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 284

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...of Gemplus' telecommunications business division for the Americas.  
Gemplus, a French manufacturer of subscriber identity module cards, has  
North American headquarters in Montgomeryville, Pa.

The **electronic purse** function permits students to debit automated  
teller or other accounts for so-called small change purchases, like photo  
copies or vending machine beverages. CyberMark, a smart card systems  
integrator with offices in Tallahassee, Fla., has developed an **electronic**  
**purse** system that also gives students access to computers and building  
and to their grades and other school **records** .

The **multi** -application SIM card Gemplus and CyberMark have collaborated on  
also will permit students to make calls from a wireless GSM phone or from a  
wire...

11/3,K/5 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

01869000 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**French low-cost smart card**  
(Schlumberger Electronic Transactions is claiming that its new low cost  
**smart card has advantages over the usual card, including the possibility**  
**of acting as an electronic purse for e cash applications**)  
Virtual Finance Report, n 5, p 5  
May 1997  
DOCUMENT TYPE: Newsletter (United Kingdom)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 184

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...the spot at the terminal, and so offers endless possibilities. It can  
also, say Schlumberger, be expanded at a later stage to act as an  
**electronic purse** . It is possible to 'rent' part of the card's **memory**  
by a **separate** body, so that electronic couponing, or co-branding could  
take place.

Increasing interoperability and compatibility of terminals and interfaces  
mean that the Schlumberger card can...

11/3,K/6 (Item 1 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 1999 Bell & Howell. All rts. reserv.

0557469 95-13062

**Smart Money: StorageTek would benefit if CEO quits**  
Keating, Stephen

Denver Post (Denver, CO, US) sC p1  
PUBL DATE: 941220  
DATELINE: Denver, CO, US WORD COUNT: 230

TEXT:

... Storage Technology Corp. since leading it out of bankruptcy nine years ago, but resigning isn't one of the strategies he's willing to pursue.

**StorageTek** is one of **several** major companies that **Smart Money** magazine says would benefit if its CEO resigned or left the company. The others are Chiquita Brands International Inc., U.S. Surgical Corp., and Kmart...

11/3,K/7 (Item 1 from file: 484)  
DIALOG(R)File 484:Periodical Abstracts Plustext  
(c) 1999 Bell & Howell. All rts. reserv.

02941810 SUPPLIER NUMBER: 96311030  
**Trading points: How much cheaper can RJR shares get? And could the Russians have a better deal?**  
Bary, Andrew  
Barron's (BAR), pMW11:1  
Aug 19, 1996  
ISSN: 0005-6073 JOURNAL CODE: BAR  
DOCUMENT TYPE: News  
LANGUAGE: English RECORD TYPE: Abstract  
LENGTH: Medium (6-18 col inches)

ABSTRACT: The tobacco operations of RJR Nabisco Holdings is valued in the stock market at less than **three** times earnings, a **record** low. The puny valuation of \$1.3 billion for RJR Nabisco's cigarette business comes on the heels of an Aug 9, 1996 Florida jury verdict against Brown & Williamson. Elsewhere, one of the most popular investments in 1996 with the world's **smart money** has been Russian treasury bills, known as GKOs.

11/3,K/8 (Item 2 from file: 484)  
DIALOG(R)File 484:Periodical Abstracts Plustext  
(c) 1999 Bell & Howell. All rts. reserv.

02762742 SUPPLIER NUMBER: 96131962 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Stress and adaptation in families of children with visual disabilities**  
Leyser, Yona; Heinze, Antoinette; Kapperman, Gaylen  
Families in Society: The Journal of Contemporary Human Services (GSCW),  
v77 n4, p240-249  
Apr 1996  
ISSN: 1044-3894 JOURNAL CODE: GSCW  
DOCUMENT TYPE: Feature  
LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 5289 LENGTH: Long (31+ col inches)

TEXT:

... used in research on families with disabled and chronically ill children (Friedrich & Friedrich, 1981, Hymovich, 1983; Leyser & Deckel, 1991). The instrument comprised 23 questions seeking **information** in **several areas** : (1) background (i.e., parent age, education, occupation, marital status, number of children), (2) family hardships and concerns (i.e., **money**, the

11/3,K/9 (Item 3 from file: 484)  
DIALOG(R)File 484:Periodical Abstracts Plustext  
(c) 1999 Bell & Howell. All rts. reserv.

02390126 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**What's up: Like it or not, it's garbage**



Dorfman, Dan

Money (MON), v24 n6, p22

Jun 1995

ISSN: 0149-4953

JOURNAL CODE: MON

DOCUMENT TYPE: News

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 514

LENGTH: Short (1-9 col inches)

TEXT:

LIKE IT OR NOT, IT GARBAGE

Sometimes the **smart money** does dumb things. Take Wayne Huizenga, the usually savvy Blockbuster Entertainment chairman and owner of the Miami Dolphins football team. In late March, he paid environmental services company OHM Corp. \$10 million for 1 million shares and options to buy a second million shares. Given Huizenga's track **record**, his March purchase persuaded **many** investors to follow him into OHM. And as we went to press, the stock was trading at \$11, up 63% from its '95 low of...

11/3,K/10 (Item 1 from file: 647)

DIALOG(R)File 647:CMP Computer Fulltext

(c) 2000 CMP. All rts. reserv.

01020540 CMP ACCESSION NUMBER: VAR19940515S0255

**A New Media Is The Message - Users have heard the word, and VARs are seeing the opportunities**

Heidi Donato

VARBUSINESS, 1994, n 1007, 23

PUBLICATION DATE: 940515

JOURNAL CODE: VAR LANGUAGE: English

RECORD TYPE: Fulltext

SECTION HEADING: Multimedia

TEXT:

... videoconferencing is quite expensive, it does offer a significant amount of overall savings to the customer's business," says Leo Foltron, marketing manager at Sony **Electronics**. "Consider the **money** and time spent on airfare and lodging to travel to a meeting place. Getting to a video conference usually takes only a few minutes. With...

...Steve Horton, senior account executive at Minneapolis-based VAR Tobin, Erdmann & Jacobsen, explains that to carry multimedia applications, networks need to have an extremely high **memory** capacity. "Even though there are **many** cost factors to consider, the long term payoff is there because the vertical opportunities for VARs are endless." Carl Lehmann, an analyst with BIS, says...

11/3,K/11 (Item 1 from file: 813)

DIALOG(R)File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

0784039

SF004

**VERIFONE DELIVERS FOUR-MILLIONTH TRANSACTION AUTOMATION SYSTEM FOR INSTALLATION AT CLUBHOUSE INN**

DATE: January 31, 1995

12:34 EST

WORD COUNT: 638

...global Transaction

Automation industry. For example, smart cards, which store information on microchips embedded in the cards, are beginning to augment magnetic stripe technology in **many** country markets. This secure, durable **storage** medium is making possible such applications as the **electronic purse**, in which smart cards with stored value are used in place of cash. Emerging telecommunications technologies, such as integrated services digital network (ISDN) and digital...

?

16/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/INFORM(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01019137 96-68530

**Selling in cyberspace**

Gelormine, Vince  
Success v42n4 PP: 61-68 May 1995  
ISSN: 0745-2489 JRNL CODE: SCS  
WORD COUNT: 5132

...TEXT: on the Internet?

Perhaps the most important and unresolved issue concerning commerce on the Internet involves the mechanics of completing on-line transactions. To get **consumers** into the **habit** of buying products through their computers, more secure payment schemes need to be devised -- and they must be easy to use! Today, the vast majority...

... Web on-line order forms. In the near future, however, electronic payments will become safer to use. One day, consumers will send their encrypted (scrambled) **credit card data** through cyberspace with little fear that it will be intercepted by an unauthorized party. In a further development, **electronic money** will allow on-line commerce between businesses and individuals that don't or can't accept credit cards.  
YOUR ON-LINE MARKETING ACTION PLAN

1...

16/3,K/2 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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01631636 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**RAM loses Pd6.1 million**

**(Rothschild Asset Management lost Pd6.1 million (\$9.7 million) in the 12 months to March 1996)**

Private Banker International, n 98, p 2  
October 1996

DOCUMENT TYPE: Newsletter ISSN: 0953-7031 (Ireland)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 155

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...run by the late Amschel Rothschild, lost Pd6.1 million (\$9.7 million) in the 12 months to March 1996.

This meant that RAM made **virtually** no **money** during the four and a half years Amschel Rothschild was responsible for the company, despite having a number of high **profile private clients** .

Amschel Rothschild, who was allegedly being groomed to succeed Sir Evelyn de Rothschild at NM Rothschild, a London-based merchant bank, committed suicide in Paris...  
?

File 674:COMPUTER NEWS FULLTEXT 1989-1999/DEC W2  
(c) 1999 IDG COMMUNICATIONS  
File 15:ABI/INFORM(R) 1971-2000/Jan 19  
(c) 2000 Bell & Howell  
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(c) 1999 Business Wire  
File 623:Business Week 1985-2000/Jan W2  
(c) 2000 The McGraw-Hill Companies Inc

Set	Items	Description
S1	11039	(ELECTRONIC? OR DIGITAL? OR VIRTUAL? OR E OR SMART OR INTELLIGENT OR SERVER) (2W) (WALLET? OR PURSE? OR MONEY) OR QWALLET OR EWALLET OR Q()WALLET
S2	5667736	(THIRD OR THREE OR MULTI OR MULTIPLE OR MANY OR SEVERAL OR PLURAL? OR DISTINCT? OR SEPARATE? OR CATEGORI? OR SEGMENT? OR DIVID? OR SEGREGAT? OR HIERARCH?)
S3	141174	S2(5N) (STORAGE? OR MEMORY OR MEMORIES OR FILE OR FILES OR - RECORD? ? OR (DATA OR INFORMATION) (3N) (STORE? ? OR COMPARTMENT? OR AREA? ?))
S4	1920658	NAME? ? OR ADDRESS?? OR SOCIAL()SECURITY OR (BASIC OR STAT-IC OR IDENTIF?) (2W) (INFORMATION OR DATA OR MATERIAL)
S5	99906	(DYNAMIC? OR BILLING OR PAYMENT? OR LOAN OR PRIVATE OR ACCOUNT OR CREDIT) (3N) (DATA OR INFORMATION OR HISTOR? OR PROFILE-?)
S6	356033	(MINE? ? OR DEMOGRAPHIC? OR MARKETING OR SURVEY? OR POLL OR POLLS OR QUESTION?) (3N) (INFORMATION OR DATA OR ANSWER?)
S7	401783	S6 OR (CONSUMER? OR CUSTOMER? OR SHOPPER? OR BUYER? OR CLIENT? OR SUBSCRIBER? OR USER?) (3N) (PROFILE? OR PREFERENCE? OR - LIKES OR DISLIKES OR HABIT? OR HISTORY)
S8	21	S1(S)S3
S9	21	S1(S) (S3 OR CLASSIF?(3N) (INFORMATION OR DATA))
S10	20	RD (unique items)
S11	11	S10 NOT PD=>971112
S12	12	S1(S) (S4 OR S5) (S)S7
S13	12	S12 NOT S8
S14	10	RD (unique items)
S15	6	S13 NOT PD=>971112
S16	2	S15 NOT BARBARA() SOLOMON
?		